

2024

Estate planning software

Detailed Instruction Manual

EstateView Comprehensive Guide

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Legal Disclaimers

The information provided in this guide is offered for general educational purposes only. This guide is intended to be used solely for operating *EstateView* software. It is not intended to constitute legal or financial advice, nor does it create an attorney-client relationship. Creating and making adjustments to a financial strategy or estate plan should only be undertaken after consulting with a licensed and trusted professional.

The publisher(s), author(s), programmer(s), and/or any other parties, whether directly or indirectly affiliated with *EstateView*, make no guarantees of financial results, nor intend any financial or legal advice to be inferred through the use of *EstateView* software, this guide, or any other materials related to *EstateView*, whether accompanied by the use of *EstateView* planning software or the use of the guide or materials alone.

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This product is intended to be used exclusively by sophisticated parties. All users of this guide, related materials, and *EstateView* are hereby advised that no information provided within should be considered information suitable as a basis for any taxpayer to claim, as reasonably relied upon, for the purposes of a defense, for reasonable cause and good faith, as related to any tax penalty or related proceedings. (*See* Treas. Reg. § 1.6664-1(b)(1); *see also* Treas. Reg. § 1.6664-4; *but see Bunney v. Commissioner*, 114 T.C. 259, 267 (2000); *and see Lam v. Commissioner*, T.C. Memo 2010-82 (2010); *and see Anyika v. Commissioner*, T.C. Memo 2011-69 (2011)).

Any questions, comments, or suggestions with respect to EstateView should be directed to the EstateView support team at <u>EstateView@GassmanPA.com</u>.



Our EstateView Creative Engine



Prof. Jerome ("Jerry") Hesch, JD is a tax practice attorney and law professor. He is a consultant for lawyers and other tax planning professionals throughout the country, including work for Meltzer, Lippe, Goldstein & Breitstone, LLP, Dorot & Bensimon PL, Jeffrey M. Verdon Law Group, and Oshins & Associates LLC.

Jerry is the Director of the Notre Dame Tax and Estate Planning Institute and is on the Tax Management Advisory Board. Jerry is a Fellow of the American College of Trusts and Estates Council and the American College of Tax Council. He is also a member of the NAEPC Estate Planning Hall of Fame. He has published numerous articles, Tax Management Portfolios, and co-authored a law school casebook on federal income taxation, now in its fourth edition.

Jerry is recognized for his work on EstateView, having spent considerable time and energy to help make EstateView a sound educational and professional development tool that shows both estate tax and income tax results for a number of planning techniques.



Robert Keebler, CPA/PFS, MST, AEP (Distinguished), CGMA is a partner with Keebler & Associates, LLP and the current chairman of the AICPA Advanced Estate Planning Conference, and inductee to the Estate Planning Hall of Fame of National Association of Estate Planners & Councils. CPA Magazine named him one of the Top 100 Most Influential Practitioners in the United States and one of the Top 40 Tax Advisors to Know During a Recession.

His practice includes family wealth transfer and preservation planning, charitable giving, retirement distribution planning, and estate administration. Mr. Keebler frequently represents clients before the IRS in the Private Letter Ruling process and in estate, gift and income tax examinations and appeals, and he has received more than 200 favorable private letter rulings including several key rulings of "first impression".

Robert is recognized for his work on EstateView for his unparalleled talents, with respect to "running the numbers" and explaining the mathematical implications of planning techniques, along with his dedication to continuing education and guiding future generations within the field.



Jonathan G. Blattmachr, JD, LL.M. is the Editor in Chief, Co-Founder, and Co-Author of *Wealth Transfer Planning*. He is a Principal in ILS Management, LLC and a retired member of Milbank Tweed Hadley & McCloy LLP in New York, NY and member of the Alaska, California and New York Bars. He is recognized as one of the most creative trusts and estates lawyers in the country and is listed in The Best Lawyers in America. He has written and lectured extensively on estate and trust taxation and charitable giving.

Jon's brilliance, creativity, and practicality, coupled with a tremendous energy and sense of responsibility to the profession, are thought by many to be unparalleled within the field.



Alan S. Gassman, JD, LL.M. is the Senior Partner and founding member of Gassman, Crotty & Denicolo, P.A., a six lawyer AV rated Clearwater, Florida law firm that has provided estate and estate tax planning, tax, and business representation since 1987. He is an alumnus of University of Florida for both J.D. and LL.M. in Taxation and holds an undergraduate degree in Business Administration and Accounting from Rollins College.

Alan is the Operations Manager for EstateView, having brought the program from concept to fruition, through years of dedicated work. His 30+ years of experience in estate planning and taxation informed his creation of the software, which continues to improve with every iteration.

Gassman, Crotty & Denicolo Contributors

The Clearwater Florida law firm of Gassman, Crotty & Denicolo has been using and developing EstateView since 2013. The firm specializes in estate planning, taxation, and business law, with a concentration on representing wealthy families and their business investment entities. Members of the firm have published over 10 books and hundreds of articles. Members of the team, who have significantly contributed are as follows:



Brandon L. Ketron, JD, LL.M. is a partner at Gassman, Crotty & Denicolo, P.A., in Clearwater, Florida. His practice areas include Estate Planning, Taxation, Corporate and Business Law. Brandon graduated from Roanoke College, Class of 2012, B.B.A., cum laude Stetson University College of Law, Class of 2015, J.D. and cum laude, University of Florida, Class of 2016, LL.M, Taxation. He is also a Certified Public Accountant and is a contributing author of several books, Leimberg Information Services (LISI) newsletters, and Forbes articles.

Brandon is the Director of Product Development for EstateView, having spent considerable time and effort developing EstateView, testing and improving functionality, and working with Prof. Jerry Hesch on illustrations and technical features.



Kenneth J. Crotty, JD, LL.M. is a partner at the Clearwater, Florida law firm of Gassman, Crotty & Denicolo, P.A., where he practices in the areas of estate, tax, and trust planning, taxation, physician representation, and corporate and business law.

Ken is Board Certified in Tax Law. Mr. Crotty has co-authored several handbooks that have been published in BNA Tax & Accounting, Estate Planning magazine, and Steve Leimberg's Estate Planning and Asset Protection Planning Newsletters.



Christopher J. Denicolo, JD, LL.M. is a partner at the Clearwater, Florida law firm of Gassman, Crotty & Denicolo, P.A., where he practices in the areas of estate tax and trust planning, taxation, real estate, probate and trust administration, physician representation and corporate and business law.

Chris has co-authored several handbooks, featured in Bloomberg BNA Tax & Accounting, LISI Newsletters, and the Florida Bar Journal. He is also the author of the *Federal Income Taxation of the Business* Chapter of the Florida Bar's Florida Corporate Practice, 11th Edition, and the *Tax Considerations for a Not-for-Profit Corporation* Chapter of the Florida Bar's Florida Corporate Practice, 9th Edition. Chris received his B.A. and B.S. degrees from Florida State University, his J.D. from Stetson University College of Law and his LL.M. (Estate Planning) from the University of Miami and he is Board Certified by the Florida Bar in Wills, Trusts and Estates.



Endorsements



"As an estate planning attorney, I've found EstateView to be a game-changer. Developed by practicing attorneys, it stands out for its seamless integration of number crunching and visuals that resonate with clients. EstateView's ability to create custom illustrations, client correspondences, and presentations, all tailored to the strategies we choose is second to none. This functionality greatly improves our engagement with clients, equipping them with straightforward, polished explanations of their estate planning choices. It's not just a tool, but a comprehensive solution for both planners and clients, bridging the gap between technical accuracy and effective client explanations."

Michael B. Hill | Florida Bar Board Certified Wills, Trusts, & Estates Attorney Partner | *Sheppard Law Firm*



"I heartily endorse EstateView as a wonderful new tool and illustration program that estate planners and others can use to help their clients. EstateView makes it easy to run numbers on estate planning like nothing I have seen before in my 40+ years of practice. Over the years, I've seen agents/brokers use legitimate estate planning concepts to sell life insurance products with HIGH costs. My dad used to describe this as 'letting the tax-tail wag the economic-dog'. But now, with EstateView, estate planners are empowered to BOTH bring advanced estate planning ideas directly to clients AND ensure that any life insurance, pursuant to that planning is actually in the Clients' Best Interests."

Barry D. Flagg | CFP®, CLU, ChFC, GFS®, AEP® President, Founder and Inventor | *Veralytic*



"Estateview is a uniquely comprehensive and user-friendly financial planning tool that I am greatly enjoying. The combination of advanced and basic estate planning techniques, easy to illustrate client applications, and user-friendly interface allows for on-the-fly planning scenarios for client situations. Specifically, NEST allows advisors to build a straightforward projection that can help navigate a client's retirement planning, estate planning, and insurance needs with just a few quick inputs. The comprehensive Married Couple and Single Individual Modules allow for a good deal of customization so that the unique situation of high net worth clients can be taken into account when running numbers and providing illustrations that simplify rather than complicate the explanatory process.

Using EstateView I am better able to determine what a client needs, and much better armed to explain it to the client.

The EstateView developers are listening to the advisor community to develop meaningful tools and they are working very well!"

Kevin L. Miller | CPA, CFP®, CPWA® Partner | *TruNorth Capital Management, LLC*.



"EstateView has transformed my cumbersome process of cobbling together makeshift spreadsheets, hand drawn diagrams, and dry bullet points into engaging client collaborations. Now, my clients can visualize and interact with their estate plans in realtime, whether we're meeting face-to-face or communicating remotely via video calls. I heartily recommend the EstateView program, which puts clients in the driver's seat as they watch their legacies come alive."

P. Jill Ashley | CPA, Independent Investment Advisor | J.D. Candidate, Class of 2024 President | *Ashley Financial Services PA* President | *Banana Lake Communications Inc.*



"EstateView has been immensely beneficial to me in my studies, for both my J.D. and LL.M., furthering my knowledge of estate planning concepts and best practices. I believe this program is not only a great tool for planners, but also an exceptional teaching and learning resource. Alan Gassman, the wizard behind the program, holds education as his highest priority. In creating this resource, he held true to those foundational values, helping to shape future planning professionals – ensuring that we are ready to serve our clients' needs with the level of skill and expertise that the profession demands."

Jason L. McCosby | J.D. (Business Law) | Candidate for Tax LL.M., Georgetown Law Law Clerk | *Gassman, Crotty and Denicolo, P.A.*

Our EstateView Team

EstateView was first released in 2012 as a project to illustrate and educate estate planners and their clients. The first version of EstateView was designed by Alan Gassman, Jerry Hesch, and software engineer, David Archer. Since then, we have had the active assistance of many very impressive professionals. Our EstateView team now includes the following outstanding professionals:



Netzy Preciado is a 3L and combined JD/MBA Candidate at Stetson University College of Law and a part-time law clerk at Gassman, Crotty & Denicolo, P.A., in Clearwater, Florida. Prior to attending law school, she earned her Bachelor's degree in accounting from University of South Florida, with honors. She is a former accounting associate with Jones Land Lasalle, and has clerked with the IRS Office of Chief Counsel. Netzy has accepted an offer to work for the IRS Office of Chief Counsel in Fort Lauderdale, Florida, upon graduation from Stetson Law in May 2024.

Netzy is recognized for her contributions to reference and resource pages within EstateView.



P. Jill Ashley is a 3L at Stetson University College of Law with a Business Law concentration, and part-time law clerk at Gassman, Crotty & Denicolo, P.A., in Clearwater, Florida. Prior to attending law school, she earned degrees in communications and accounting, and managed her firm in central Florida as a CPA and independent investment advisor focused on holistic tax, financial and estate planning for twenty-five years, later remotely serving as Sr. Wealth Manager for Global Trust Asset Management, LLC in West Palm Beach. She previously held individual and an independent insurance agency licenses appointed with several life insurance carriers. Her background includes tax, accounting, estate and financial planning, commercial real estate development and leasing, professional writing services, and small business consulting.

Jill is recognized for her contributions to content review and development and promotional materials for the EstateView software.



Jason L. McCosby, Esq. is a licensed Florida attorney and an alumnus of Stetson University College of Law. He has a J.D. with a Business Law concentration, and is currently a Tax Law LL.M. candidate at Georgetown University Law Center. Jason is a part-time law clerk at Gassman, Crotty & Denicolo, P.A., in Clearwater, Florida and an extern with the Council on State Taxation (COST), a nonprofit trade association, in Washington, D.C. Jason is also a U.S. Army Infantry combat veteran and Purple Heart recipient, having served in Operation Iraqi Freedom in 2006. Prior to attending law school, he earned his undergraduate degree in Business Administration, with concentrations in marketing and management, from University of South Florida. He previously held insurance claims adjuster licenses for all states and worked as an adjuster for bodily injury and non-injury claims with USAA, a Fortune-100 listed insurance carrier. Upon completion of his Tax LL.M. from Georgetown University Law Center, he will join Gassman, Crotty & Denicolo, P.A., as a full-time lawyer, in June of 2024.

Jason is recognized for his work in creating the EstateView Comprehensive Guide and his contributions to various calculators and explanatory sections, for client letters and PowerPoint presentations, within the planning software.



Joey Kleiner received his J.D., with a concentration in Business Law, from Stetson University College of Law, in December of 2023. Prior to law school, Joey worked as a registered investment advisor representative for Morgan Stanley, and consulted with clients to customize their accounting and project management software, with BST Global. Before clerking with Gassman, Crotty & Denicolo, P.A., Joey interned with the in-house counsel team at Anchor Glass Container Corporation and the IRONMAN Group. Joey has been sworn-in as an attorney in Florida since April 2024 and plans to pursue an LL.M. in Taxation, to deepen his expertise in tax law and further contribute to the field.

Joey has used his Computer Engineering degree, from University of South Florida, to help design and refine the EstateView software.



Peter M. Farrell, Esq. is a licensed Florida attorney and an alumnus of Stetson University College of Law. He was a member of Stetson Law's 2022 Hunton Andrews Kurth Moot Court National Championship team. He is currently a candidate for an LL.M. in taxation from the University of Florida Levin College of Law and the recipient of the inaugural Gassman Tax LL.M. Award Scholarship. Along with Alan Gassman and Brock Exline, he was published in the Florida Bar Journal on behalf of the Tax Section, for his work in trust systems, strategies, and primary considerations for advisors in the field. He will join Gassman, Crotty & Denicolo, P.A., as a full-time lawyer, in June of 2024.

Peter has contributed to a multitude of articles and research projects, while clerking with Gassman, Crotty & Denicolo, P.A. Much of his research has contributed to the creation of explanations within the EstateView Guide and other materials.



Using the Guide

Throughout the guide, we will draw your attention to certain software features, potential planning pitfalls, and important planning strategy tips. The following symbols will highlight the information boxes, according to the category.



Software Tip

When you see this symbol, we are drawing your attention to a feature within EstateView or a tip on getting the most out of the software's functionality.



Practice Area Knowledge

When you see this symbol, we are drawing your attention to important practice area knowledge.



Pitfalls and Traps

When you see this symbol, we are drawing your attention to specific warnings. These signify potential practice pitfalls and traps that may derail your estate planning efforts. *Estate in Danger, Will Robinson!*



Planning Opportunities

When you see this symbol, we are drawing your attention to *Professor Hesch's Planning Opportunities*. These are prospective options for the planner to consider implementing into the client's plan.



EstateView Landing Page

The EstateView landing page is the central hub where the planner will interface with the software to create new plans and calculations, check up-to-date pertinent news and events, access previously created materials, and access helpful guides and informational materials.

	Hello, EstateView User 🖉	Esta Estate pla		50.0	Q D FAQs
🧿 Comprehensive Plans 🗸					
🚔 Calculators 🗸 🗸	Comprehensive Plans	Calcu	lators	My Account	
🚡 Account 🗸 🗸	Single Client	Large Gift / SLAT	CLAT	Help	
Chat	Married Clients	SCIN/Conventional	CRAT	Getting Started Guide	
	Sample Plan	Installment Sale with Income Tax Analysis	CRUT & NIMCRUT	Detailed Instruction Manual	
	NEST Retirement Calculator	QPRT	Life Estate / Remainder Interest	Manage Billing	
	RMD Calculator	Private Annuity	Amortization	Logout	
	Monte Carlo	GRAT	Life Expectancy		
	Life Insurance Estimator	Rolling GRATs	Holding Company Valuation		
	§ 7520 & AFR Table	Ketter Writer (Under Construction) 🚧	Valuation Discount (Active Business)		
CO Log out					
iback					© 2024 Heddon Hel Rubishing LLC Torms Pro

Landing Page Sections

There are three main sections and a News tab within *EstateView*. We will go over them all individually and in detail throughout this guide. These areas are as follows (from left to right):

- Comprehensive Plans
- Calculators
- My Account

Comprehensive Plans

EstateView can help to create comprehensive plans, coordinating multiple calculations, based on the following modules:

- Single Clients
- Married Clients
- Sample Plans (for married and single clients)
- NEST Retirement Calculator
- Required Minimum Distribution (RMD) Calculator
- Monte Carlo
- Life Insurance Estimator
- § 7520 & Applicable Federal Rate (AFR) Table





For the purposes of this guide, Single Client and Married Client are addressed in the same section. The inputs are identical for both plans, and, even if starting off in Single Client, the planner can simply click to add a spouse, converting it into a Married Client plan.

Calculators

EstateView allows the planner to enter client information and run numbers and create illustrations for the following planning techniques:

- Large Gift / SLAT (Spousal Limited/Lifetime Access Trust)
- SCIN (Self-Canceling Installment Note) / Conventional
- Installment Sale with Income Tax Analysis
- QPRT (Qualified Personal Residence Trust)
- Private Annuity
- GRAT (Grantor Retained Annuity Trust)
- Rolling GRATs
- Letter Writer (Under Construction)

- CLAT (Charitable Lead Annuity Trust)
- CRAT (Charitable Remainder Annuity Trust)
- CRUT (Charitable Remainder Unitrust) & NIMCRUT (Net Income Makeup CRUT)
- Life Estate / Remainder Interest
- Amortization
- Life Expectancy
- Holding Company Valuation
- Valuation Discount (Active Business)



My Account

This section is where you can find help related to using the software, report issues, and contact *EstateView* for resolution of more complicated issues. You can also control your account settings and, when finished with a session, log out of *EstateView* from this section. Note, you can also log out by clicking the ⁽¹⁾ button, on the bottom left corner of the landing page.



Help

The help section includes videos that describe the various planning techniques, which are provided for use with each calculator. Additional materials, within this section, explain the functioning of the EstateView software, and instruct planners in advanced practical uses of EstateView.

Getting Started Guide

This section links you to the most current version of the EstateView Getting Started Guide, where you may save it as a PDF file, print it, or just use it electronically while navigating the software.

Detailed Instruction Manual

This section links you to the most current version of the EstateView Comprehensive Guide (This Guide), where you may save it as a PDF file, print it, or just use it electronically while navigating the software.

Manage Billing

This section allows you to update or cancel your EstateView plan (*Standard*, *Pro*, or *Pro-Plus*), view and update billing information and payment methods, and view your payment history.

Logout

When planners finish working on client files and data, they should always ensure that they completely log out of *EstateView*. Exiting the window, alone, is never a recommended practice with any software that holds potentially confidential or privileged client data.



The American Bar Association, Standing Committee on Ethics and Professional Responsibility, has stated that "a lawyer may be required to take special security precautions to protect against the inadvertent or unauthorized disclosure of client information when required by an agreement with the client or by law, or when the nature of the information requires a higher degree of security." (Formal Opinion 477R, Revised May 22, 2017).

Planners can log out of *EstateView* using either of two methods:

- 1. Click the "Logout" button, under "My Account" on the central portion of the landing page.
- 2. Click the ⁽⁾ button, at the bottom left corner of the left-side Home Navigation Pane of the landing page.

EstateView Home Navigation Pane

On the left side of the EstateView landing page is the Home Navigation Pane. This pane includes the three sections discussed previously (Comprehensive Plans, Calculators, and My Account), available in a drop-down format. In addition, it includes two more features:

- Chat
- News

EstateView	Hello, EstateView User ≠	Estate	ateView		Q D FAQs
Comprehensive Plans ~					
Calculators	Comprehensive	Plans Cak	ulators	My Account	
Account	Single Clier	t Large Gift / SLAT	CLAT	Help	
News	Married Clier	nts SCIN/Conventional	CRAT	Getting Started Guide	
	Sample Pla	n Installment Sale with Income Tax Analysis	CRUT & NIMCRUT	Detailed Instruction Manual	
	NEST Retirem Calculator		Life Estate / Remainder Interest	Manage Billing	
	RMD Calcula	tor Private Annuity	Amortization	Logout	
	Monte Carl	o GRAT	Life Expectancy		
	Life Insurance Est	imator Rolling GRATs	Holding Company Valuation		
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Chat

The chat portal allows you to ask questions about the use of EstateView, or general 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. For added convenience, the chat will also be monitored outside standard hours.

Estate View	
() Comprehensive Plans	*
Calculators	*
🚴 Account	~
🚅 Chat	
News	

Subscribers can also send queries, via email, to estateview@Gassmanpa.com

News

The news section displays the current U.S. and world news in the areas of Business, Estate Planning, Economics, and other related topics.

Clicking the News button, within the navigation pane, takes you to the news center. Users can select up to four different news sources to display in the central panes while a ticker-tape runs across the bottom of the screen with pertinent linked "breaking" news.

View	News Color					
Comprehensive Plans	Thomson Reuters - Tax & Accounting	The Tax Advicer News.	Bicomberg - Wealth	Vahool - Finance 👻		
	Thomson Reuters - Tax & Accounting	The Tax Adviser News	Bloomberg - Wealth	Yahoo! - Finance		
	Tax attorney. Navigating the suances of taxation in hybrid work attaogeneous	Updated FAOs provide details on phase-in timing of BOI access 4/19/02014 2:22 PM	BlackRock Plans First Mutual Fund-to-ETF Flip in Sign of Times 4/19/2024 2:55 PM	How Much WIE Altria Group Pay in Dividends This Year? 4/20/2024 347 PM		
Account:	Artiszcok trice PM 2 steps to identify and fix bottlenecks in your firms workflow Artiszcok 1000 PM	Despite moratorium IRS gets 20:000 ERC claims weekly. Werfel SAVA 418:0204 629 AM	With Hot Inflation Data, Wealth Managers See Second Chances for Investors 4/19/2021/807-844	Should You Buy Talwan Semiconductor Stock Now? 4/00/0524 x05 PM		
Vews	Unlocking afficiency with CoCounsel	IBS grants limited waiver for underpayment of estimated corporate AMT	How to Save the Shrinking UK Stock Market 4/19/2020 6/12 AM	Unfortunate News for Rivian Stock Investors 4/22/2024 5:13 PM		
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	Leveraging Al to address challenges in staffing accountants 4/1/2004 111 PM	Two home energy rebates not includible in gross income JRS Sava	Armani, 'Doesn't Rule Out' Merger or IPO in Succession Plan 4/19/2028 102 AM	Fed's Preferred Inflation Gauge is Set to Back Rate-Cut Patience		
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	4/4/2024 3:54 PM	Dirty Dozen list from IRS opens with phishing, smishing scams \$/25,0224 924 924	You Get a Summer House, I Get a Summer House 4/18/2024 11:00 FM	has made billions from the Bitcoin raily and his company's suroing shares supprove that AM		
		Latest federal hudget includes \$20 billion rescission for IPS 3/06/0324 401 PM	London Mansions Solid at 30% Discount Spell Gloom for Lusury Market 4/12/2024 11:00 PM	My Son 3 "Magnificent Seven" Stocks to Buy Right Now AUSCROM TING AM		
		Enforcement, voluntary programs yield over \$1 billion from ERC claims 5/22/2004 3/05 PM	Erone Billionaires Lure Norway's Bankers All the Way to the Alos 4/16/2024 11:00 PM	Tesla's Stock Price Aust Planaed, is Now the Time to Invest? 4/20/2024 1041 AM		
		Taspaver notice of third-party contact shortened under proposed uses. 3/21/0324 407 Per	StanChart Dangles 10% Deposit Rate in HK to Draw China Cash 4/16/2029 10:02 FM	Earnet NextEra Energy, Bay This Magnificent Dividend King Instaad 4/28/2024 10:12 AM		
		Worfel says digital initiatives can transform iconscally unpecular' IBS		Will IBM Re a Trillion-Dollar Stock by 2030/ 4/20/2024 form AM		
		Brision holding Corporate Transparency Act unconstitutional	-	SoundHound Al Stock vs. Super Micro Computer Stock vs. CLai Stock: Which is the Better Al Stock? activities tool an		

By selecting the drop-down, above each of the News Panes, you can choose the news source to display and select EstateView Chat to reside in your pane of choice, connecting you to professional legal-educated moderators and professionals.

New	
Thomson	Reuters - Tax & Accounting 🔹 🗸
Thomson	Reuters - Tax & Accounting
The Tax A	dviser News
Bloombe	rg - Wealth
Yahoo! -	Finance
Journal C	f Accountancy News
Tax Policy	Center - Individuals
Tax Policy	Center - Businesses
Tax Found	dation
CNBC - V	/ealth
Google N	ews - Business
Google N	ews - U.S.
Google N	ews - World
CNBC - E	conomy
CNBC - Ir	ivesting
Bloombe	rg - Markets
Wealth N	anagement - Latest
Financial	Planning Magazine - Latest
Financial	Advisor Magazine - Estate Planning
American	Academy of Estate Planning Attorneys (AAEPA)
NYT - Est	ate Planning



Calculators The Substance of Planning

EstateView offers sixteen calculators, uniquely designed to provide for either basic or more customized planning, including:

- Large Gift / SLAT (Spousal Lifetime/Limited Access Trust)
- SCIN (Self-Canceling Installment Note) / Conventional
- Installment Sale with Income Tax Analysis
- QPRT (Qualified Personal Residence Trust)
- Private Annuity
- GRAT (Grantor Retained Annuity Trust)
- Rolling GRATs
- Letter Writer (Under Construction)
- CLAT (Charitable Lead Annuity Trust)
- CRAT (Charitable Remainder Annuity Trust)
- CRUT (Charitable Remainder Unitrust) & NIMCRUT (Net Income Makeup CRUT)
- Life Estate / Remainder Interest
- Amortization
- Life Expectancy
- Holding Company Valuation
- Valuation Discount (Active Business)



Large Gift / Spousal Lifetime Access Trust (SLAT)

EstateView includes a calculator to assist planners in organizing and preparing for Large Gift and Spousal Lifetime (or "Limited") Access Trust (SLAT) Planning. We have included some helpful information and tips to guide you in your planning process.

	Large Gift Planning considers the tax implications of making "large" gifts to beneficiaries during life. This includes gifts that exceed the Annual Gift Tax Exclusion amount (\$18,000 per person, per recipient, for 2024). This also includes considering that the Code implements a Unified Exemption system for gift and estate tax (\$13.61 million per person for 2024). Lifetime gifts that exceed the annual amount will count against the exemption amount available to mitigate estate tax on death.
4	Constant changes in the Code effect exclusion and exemption amounts over time. For instance, the 2017 Tax Cuts and Jobs Act (TCJA) that drastically increased these amounts is scheduled to sunset in 2025 – cutting the benefit to 50%.

•	Danger, Planner Robinson! Danger!
	 A large gift must be reported on a gift tax return and the IRS may challenge valuations and discounts that may apply. Gifting before the 2026 cliff will not save or use up any of the permanent exemption until all DSUE and temporary exemption (the temporary half) has been used. The Grantor should understand "the burn" that occurs when the Trust income is taxed to the Grantor under the Grantor Trust rules.

Professor Hesch's Planning Tips
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- 1. Keep in mind that, for planning, gifts may be directed to non-natural "persons," such as Trusts!
- 2. Trust design may include consideration of whether the Trust or Trusts established should allow the Grantor to be a beneficiary or borrow in case the gift was "too much".
- 3. The IRS takes the position that there is no fair market value income tax basis provided for assets held in an irrevocable Trust that is not subject to estate tax on the death of the Grantor. There are other estate tax planning techniques that may allow for a fair market value income tax basis.

Large Gifting Options

Large Gift / SLAT			
	Click to see results		
Standard	Pro	Pro-Plus	
ςμ Move to Left (♂) Screenshot			
Gift 1		Duplicate	Delete
Check Box if Lifetime Exemption drops 50% in 2026:			
Check Box if Split Gift:			
* Must be in Pro mode to show results for surviving spouse/full n	narital deduction.		
Estate Tax Rate	•	40.00%	
Inflation / Chained CPI Rate	-	4.00%	
Age 同		70	
Table2010CM Life Expectancy	85.4 (15.4 years)		
Illustrated Yr of Death	-	85	+
	(Year 15)		
Annual Savings/(Spending)		\$0	
Current Investments		\$25,000,000	-
Investments Growth Rate	8	7.50%	
Annual Investment Tax Rate (as % of assets)	-	2.00%	•
Year One Gift (Max: \$27,220,000)		\$1,000,000	•

Starting with the top pane, we find the EstateView options: "Standard," "Pro," and "Pro-Plus."

The calculator opens in *Standard* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Standard, Pro,* and *Pro-Plus*), with each providing more planning options than the last.

Standard	Pro	Pro-Plus
루 Move to Left		E (

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

• By clicking the data entry screen and the results screen. On this screen, the symbol is accompanied by *Move to Left*, and on the results screen it includes *Center*.

La priorita de la calación de la cal	Table of the control of the
autoritation () - P	

• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Standard Options

The following depicts what a user might see under the *Standard* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

Large Gift / SLAT			
	Click to see results		
Standard	Pro	Pro-Plus	
_μ ^μ Move to Left) ⓒ Screenshot			
Gift 1		Dupi	icate Delete 🔨
Check Box if Lifetime Exemption drops 50% in 2026:			
Check Box if Split Gift:	✓		
* Must be in Pro mode to show results for surviving spouse/full marital of	deduction.		
Estate Tax Rate	-	40.00%	+
Inflation / Chained CPI Rate		4.00%	•
Age 💼		70	•
Table2010CM Life Expectancy	85.4 (15.4 years)		
Illustrated Yr of Death		85	•
	(Year 15)		
Annual Savings/(Spending)	-	\$0	+
Current Investments		\$25,000,000	+
Investments Growth Rate		7.50%	
Annual Investment Tax Rate (as % of assets)	•	2.00%	-
Year One Gift (Max: \$27,220,000)		\$1,000,000	±

Once you fill in the information, above, you can either click the $\neg \ulcorner ⊂$ (Move to Left) icon, or the "click to see results" button, at the top. Both methods will take you to the results screen.

Explanation of Standard Options

- Checkbox for 2026 Exemption Reduction
 - Click this box to account for the sunset provision within the Tax Cuts and Jobs Act (TCJA), which will reduce the exemption amount to 50% of the 2025 (inflation adjusted) amount.
- Checkbox for Split Gift
 - Click this box if the gift will be split, considering the exemption amounts for spouses.
 - Must be in *Pro* mode to view results for surviving spouse / full marital deduction.
 - Split gift is primarily for tax benefits and asset protection. They enable married couples to utilize the annual gift tax exclusion effectively, reducing taxable estate and shielding assets from creditors. However, not everyone may find split gifts suitable because they entail relinquishing control over assets to the spouse and are only applicable to married couples.
- Estate Tax Rate
 - Enter the applicable estate tax rate, set by anticipated estate size.
 - The estate tax ranges from rates of 18% to 40% and generally only applies to assets over \$13.61 million in 2024.
- Inflation / Chained-CPI Rate
 - Enter the expected rate of inflation.
- Age
 - Enter the age of the Donor.
- Table 2010CM Life Expectancy
 - The life expectancy of the Donor based on the Table 2010CM is automatically populated.
- Illustrated Year of Death
 - Enter the expected age Donor will survive until, the year is then calculated by EstateView.
- Annual Savings/Spending
 - Enter the expected change in estate, due to savings and spending.
- Current Investments
 - Enter the current value of the Donor's investments.
- Investments Growth Rate
 - Enter the expected rate of investment growth.
- Annual Investment Tax Rate
 - Enter the Donor's annual tax rate, as a percentage of investment assets.

- Note that the tax rate is as a percentage of the portfolio. If a tax rate above 5% is used, the field will turn red to indicate an unusually high percentage of the portfolio is going towards taxes each year.
- Year-One Gift Amount
 - Enter the value of the gift, in the year of the gift.

Pro	0	ptions
	-	

	Standard	Pro	Pro-Plus
--	----------	-----	----------

The *Pro* options include the above (*Standard*) options, in addition to the following:

Check Box To Show Surviving Spouse:			
Surviving Spouse Addl Life Years		0	•
Surviving Spouse Annual Savings/(Spending)		\$0	•
Surviving Spouse's Prior Gifts / Exemption Used		\$0	•
Tier 1 - Annual Savings/(Spending)	•	\$0	•
Tier 1 - Number of Years		0	•
Tier 2 - Annual Savings/(Spending)	•	\$0	+
Tier 2 - Number of Years		0	+
Tier 3 - Annual Savings/(Spending)		\$0	•
Prior Gifts / Lifetime Exemption Already Used		\$0	+
Portability / DSUE		\$0	+
Value of Home		\$0	+
Home Value Growth Rate		3.00%	•
* Includes assets of surviving spouse.			
Year to Toggle Off Grantor Trust Status	-	Never	+

Explanation of Pro Options

- Check box to show surviving spouse
 - Surviving spouse additional life years
 - o Surviving spouse annual savings / spending
 - o Surviving spouse's prior gifts / exemption amount used
- Tier 1
 - o Annual savings / spending
 - Number of years
- Tier 2
 - Annual savings / spending
 - Number of years
- Tier 3
 - Annual savings / spending
- Prior Gifts / Lifetime Exemption (Already Used)
 - Enter the total value of lifetime gifts that exceeded annual exclusions, as relates to the lifetime exclusion amount.
- Portability / DSUE
 - Enter the amount of remaining Deceased Spouse Unused Election (DSUE), if applicable, from the Donor's deceased spouse.
- Value of Home
 - Enter the approximated value of the Donor's home.
- Home Value Growth Rate
 - Enter the expected rate of value growth on the Donor's home.
- Year to Toggle-Off Grantor Trust Status
 - Select whether to never turn off Grantor Trust Status, to do so from the Inception date, or select the year.

Pro-Plus Options

Standard	Pro	Pro-Plus
----------	-----	----------

The Pro-Plus options include the above (Standard and Pro) options, in addition to the following:

Year One Gift (Max: \$27,220,000)	- \$1,000,000 +
Year One Gift Discount Rate	20.00%
(Crummey Powers) Number of Children	0
Year One Gift Reportable Value	\$800,000.00
Check Box for Private Annuity Rescue:	
Check Box for SCIN:	D
	-
Check Box for Private Annuity Rescue:	
Year to Start Private Annuity	0
Assumed § 7520 Rate	0.00%
Private Annuity Per Million	\$78,568
Private Annuity # of Millions	0.0 +
Annual Annuity Amount	\$0
Exhaustion Test Amount	\$0
*Required Trust Value on Date Annuity Starts	
Exhaustion Test Amount *Value of Trust on Inception of Annuity	\$0
"value of trust on inception of Annuity	
Check Box for SCIN:	
Year to Start SCIN	0
SCIN Term (# years)	0
Assumed § 7520 Rate	0.00%
Assumed AFR	0.00%
SCIN Per Million	\$20,000
SCIN # of Millions	0.0
Annual Payment Amount	\$0

Explanation of Pro-Plus Options

The following options relate to the use of a Spousal Lifetime/Limited Access Trust (SLAT). For this type of irrevocable trust. Gifts to the trust enjoy a discounting feature, where the Grantor can reduce the value of the assets (for Gift Tax purposes) because a portion of those assets will return to the surviving spouse (gifts to a spouse are an exception to Gift Tax rules).

- Year-1 Gift Discount Rate
 - Enter the percentage rate the Fair Market Value (FMV) of the assets will be discounted in Year-1.
- (Crummey Powers) Number of Children
 - Enter the number of children expected to survive the surviving spouse.
 - Crummey Powers allow the portion of the assets not returned to the surviving spouse to also be excluded from Gift Tax assessment.
- Year-1 Gift Reportable Value
 - Enter the Year-1 FMV of the assets to be placed in the SLAT.
- Check box for Private Annuity Rescue
 - Year to start private annuity
 - Assumed § 7520 rate
 - Private annuity per million
 - Private annuity number of millions
 - Annual annuity amount
 - Exhaustion Test amount (Required Trust value on annuity start date)
 - Exhaustion Test amount (Value of Trust on inception of annuity)
- Check box for SCIN
 - Year to start SCIN
 - SCIN Term (number of years)
 - Assumed § 7520 rate
 - Assumed AFR (Applicable Federal Rate)
 - SCIN per million
 - SCIN number of millions
 - Annual payment amount

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg c$ icon, or the "click to see results" button. Both methods will take you to the results screen.



*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the Large Gift Summaries section.

		Summaries & Details						Tangili	nes & Charts							Trust Logis	lics		
rge Gift / SLA	T Summaries	Alter Summary Colu	mns 💿	9															
Age Expec of	ge Years Annu If Mus Saving ath trated (Spend)	al s/ Current Gro not Investments Rate	ments with Current (After Home o()	Home Growth Chair Rate CP	ned DSUE Prior 9 Gifts	Year One Gift	Discount	lumber Granto of Status hildren Year	Value of Estate Upon	Value of Estate @ Age 100	Exemption Total	Estate Tax Liability		unount to eneficiaries	Estate Tax Savings	Savings Por Million Gifted	Incremental Savings Per Million Gifted		Estate Tax Due on 2nd Death
70 15.4 85	5 15 50	\$25,000,000 5.5	0% 50	3.00% 4.00	1% \$0 \$0	\$1,000,000	20.00%	0 Never	\$41,003,035	\$94,173,827	\$0	\$11,501,214	\$2,958,877 54	44,310,698	\$1.023,551	\$1,023,551	\$1,073,551	\$0	\$11,501,214
															FILAN 10	20		-	+ 97% Fill W
								1.1							<u> </u>				
ge Gift / SLA	T Details Alte	r Detail Columns Belo	nw.																
Sift 1																			
SHL I																			
w Every 🛄	t 💽 ¥	ar(s) 🛛 🧶 Year Of 1st i	Death 🧧 Year	Of Gilt														0	Export to
b Survival Throug	ah Year Year # Inc	ome Tax (Burn) on Trust	Income End of	Year Investm	ents Value DSU	Core Exem	otion Temp	orary Exempti	on Total Exem	ation Estate 1	Tax Liability	Annuity / SCIN	Payment Est	ate Tax Sav	ings Saving	s Per Million	Gifted		
100.00%	0	\$0		\$25,000,000	and the second se			56.805.000	\$13,610.0	1000	356 000	10		\$3		90			
100,00%	0	10		\$24,000,000				\$6,805,000	518,210,0		316,000	50		\$240,000		\$240,000			
95.95%	1	(\$20,000)		\$25,300,000				\$7,070,000	\$13,740,0		624,000	30		\$270,000		\$270,000			
93.70%	2	(\$21,500)		\$26,670,000				50	\$6,960,0		940,000	50		\$302,250		\$302,250			
91.30%	3	(\$23,113)		\$28,113,738	s 50	\$7,250,0	00	50	\$7,250.0	0 \$5.	285 495	50		\$336.919		\$336,919			
88.73%	4	(\$24,646)		\$29,635,147	7 50	\$7,560,0	00	\$0	\$7,560.0	00 55)	546,059	50		\$374.188		5374,188			
86,00%	5	(\$26,700)		\$31,238,571	1 \$0	\$7,870,0	00	\$0	\$7,870.0	00 \$6)	039,348	50		\$414,252		\$414,252			
83.09%	6	(\$28,713)		\$32,927,769	9 50	\$8,210,0	00	50	\$8,210.0	00 S6.	443,107	50		\$457.321		\$457,321			
80,00%	7	(\$30,866)		\$34,707,930	0 \$0	\$8,550,0	00	\$0	\$8,550,0	30 56)	883,172	50		\$503,620		\$503,620			
76.70%	8	(\$33,701)		\$35,583,665				SIC	58,910,0		149,474	50		\$553,391		\$553,391			
73,22%	9	(\$36,670)		\$33,560,118	8 \$D	\$9,280,0	00	\$0	\$9,280,0	00 \$7.	840,047	50		\$606,895		\$605,895			
	10	(\$38,340)		\$40,642,560	0 50	\$9,670,0	00	SO	\$9.670.0	.62 00	361,032	50		\$664,413		\$664,413			
69.34%	11	(\$41,231)		\$42,836,701	\$0	\$10,070,	000	\$0	\$10,070,0		918,680	50		\$726,244		\$726,244			
69.54%		and instant		\$45,148,408	s ()	\$10,490,	000	\$0	\$10,490.0	00 59,	507,363	\$0		\$792,712		\$792,712			
	12	(\$44,312)				C40.000	0.00	50	\$10,930.0	00 510	129.574	50		\$864.165		\$864,165			
65.68%	12	(\$44,812) (\$47,638)		\$47,583,934	4 \$0	\$10,930,	5 M.C.									3004,103			
65.66% 61.65%				\$47,583,934 \$50,149,842				50	\$11,380,0		795,937	50		\$940.978		\$940,978			

*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

Large Gift Summaries

This top portion shows the totals for the Large Gift, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the \bigcirc icon. Clicking the \odot icon will hide the summaries portion.

Summ	iaries & Details									TimeBo	es & Charlis							Trust Logis	tics-		
arge Gift / SLAT Summaries Alle	a Summary Columns	۲	٢																		
iff Age Years Annual iff Age Expec- of Mas- Savings/ d tancy Death trated (Spending) h	Investment Current Growth ovestments Rate (After Tas)	Current Home	Home Growth Rate	Chained CPI	DSUE	Prior Gifts	Year One Gift	Gift Discount Rate	Number of Children	Grantor Status Toggle Year	Value of Estate Upon Death	Value of Estate @ Age 100	Ecemption Total	Estate Tax Liability	Trust Value	Amount to Beneficiaries	Estate Tax Savings	Savings Per Million Gifted	Incremental Savings Per Million Gifted		Estate Tax Due on 2nd Death
1 70 15.4 85 15 50 \$	25,000,000 5.50%	50	3.00%	4.00%	50	50	\$1,000.000	20.00%	0	Never	\$41,003,035	\$94,173,827	\$0	\$11,501,214	\$2,958,877	\$44,310,698	\$1,023,551	\$1,023,551	\$1,023,551	50	\$11,501,214

Large Gift Details

The data is in a spreadsheet format, arranged by number of gifts (gifting scenarios), life expectancy, age of death, years illustrated, growth rate, DSUE and prior gifts, gift amount, valuations, and then the impacts on the taxable estate.

These details may also be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Gift 1												
ow Every	1 💽 Year(s)	🔵 Year Of 1st Death	Year Of Gift									🛞 📑 Exper
ob Survival Through	Year Year # Income Ta	ix (Bure) on Trust Income	End of Year Investments Value	DSUE	Core Exemption	Temporary Exemption	Total Exemption	e Estate Tax Liability	Annuity / SCIN Payment	Estate Tax Savings	Savings Per Million Gifted	
100.00%	0	80	\$25,000,000	\$0	\$6,805,000	\$6,805,000	\$13,610,000	54,556,000	50	50	\$0	
100,00%	0	50	\$24,000,000	ŝū	\$6,405,000	\$6,805,000	\$13,210,000	\$4,316,000	50	\$240,000	\$240,000	
05.05%	1	(\$20,050)	\$25,300,000	40	\$6,670,000	\$7,070,000	\$13,740,000	\$4,624,000	50	\$270,000	\$270,000	
93.70%	2	(\$23,500)	\$26,670.000	\$0	\$6,960,000	50	\$6,960,000	\$4,940,000	50	\$302,250	\$302,250	
91.30%	3	(\$23,715)	\$28,113,738	\$0	\$7,250,000	50	\$7,250,000	\$5,285,495	50	\$336,919	\$330,919	
\$5.73%	4	(\$24.846)	\$29,635,147	\$0	\$7,560,000	\$0	\$7,560,000	\$5,646,059	50	\$374,185	\$374,188	
85,00%	5	(\$26(709)	\$31,238,371	\$0	\$7,870,000	\$0	\$7,870,000	\$6,039,348	50	\$414,252	\$414,252	
\$3.09%	6	(\$20,715)	\$32,927,769	30	\$5,210,000	50	\$8,210,000	\$6,443,107	50	\$457,321	\$457,321	
80.00%	7	(\$30.866)	\$34,707,930	\$0	\$8,550,000	50	\$8,550,000	\$6,883,172	50	\$503,620	\$503,620	
76.70%	8	(\$33,481)	\$36,583,685	\$0	\$8,910,000	50	\$8,910,000	\$7,345,474	\$0	\$553,391	\$553,391	
73,22%	y	(\$35,673)	\$36,560,118	30	\$9,280,000	50	59,280,000	\$7,640,047	50	\$696,895	\$606,695	
69.54%	10	(\$88,845)	\$40,642,580	\$0	\$9,670,000	50	\$9,670,000	\$8,581,032	50	\$664,413	\$664,413	
63,68%	11	(\$41,221)	\$42,836,701	\$0	\$10,070,000	50	\$10.070,000	\$8,918,680	50	\$726,244	\$726,244	
61.53%	12	(\$44,212)	\$45,148,406	\$0	\$10,490,000	50	\$10,490,000	\$9,507,363	50	\$792,712	\$792,712	
57.45%	13	(\$47,636)	\$47,583,934	\$0	\$10,930,000	so	\$10,930,000	\$10,129,574	50	\$854,165	\$864,165	
53.11%	14	(\$51,238)	\$50,149,842	50	\$11,380,000	50	\$11,380,000	\$10,795,937	50	\$940,978	5940,978	
45,61%	15	\$50.04H	50	30	\$0	50	50	\$11,501,214	\$0	\$1,023,551	\$1,023,551	

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Timeline

This chart shows the value of the gifting trust (SLAT), residence, investments, and estate tax liability for each year represented.



Net Worth over Time

This chart shows the client(s)'s Net Worth over the time of the trust, closing out at the expected death.



Probability of Survival by Age

This chart shows the Donor's age and the probability they will survive to each age, up to the "# of Years Illustrated" input value.


Trust Logistics

Located next to the "Timelines and Charts" tab, we find the "Trust Logistics" tab. This section displays visual representations, created from the inputs entered by the planner.



This section displays a comparative of the results from using Large Gifting in the client(s)' estate planning, or not including this technique. From the example above, you can see that Large Gifting, combined with other planning methods, results in estate tax savings and more of the estate passing through to beneficiaries.

Self-Canceling Installment Notes (SCINs) and Conventional Notes

EstateView includes a calculator to assist planners in organizing and preparing for Self-Canceling Installment Notes (SCINs). We have included some helpful information and tips to guide you in your planning process.

	SCIN stands for Self-Cancelling Installment Note, which is a special kind of Promissory Note that cancels on death, thus, eliminating estate tax on the note amount when properly structured. In exchange for having the note cancel on death, the borrower must pay a higher interest rate or a higher principal amount. The increased interest or principal is determined based upon life expectancy and the Applicable Federal Rate (in effect at the time the Note is created).
	The IRS will argue that making a SCIN constitutes a gift, when the payee is of less than average health. However, there are arguments to the contrary – if the payee is not expected to die of any particular condition, within a year of entering into the note. Clients who are not in good health should consider using a private annuity instead, because the above one-year rule definitely applies to private annuities.
	A client can sell their business or other assets to their beneficiaries (or a Trust for their beneficiaries) in exchange for a SCIN, or may convert a conventional note to a SCIN. The price and interest rate must be reasonable, but the Note "Self-Cancels" if the client fails to survive the Term, avoiding gift tax for the unpaid portion.

	Danger, Planner Robinson! Danger!
de 9	1. Imputed gift may occur, particularly if life expectancy is less than normal for a Self-Cancelling Installment Note ("SCIN").
	2. There is no specific criteria for determining the interest or principal premium on a SCIN - the industry typically uses the same assumptions as would apply for a private annuity, but this is not foolproof.
	3. If the client lives past the SCIN term the extra interest and/or principal received could cause an increase in federal estate taxes.

Professor Hesch's Planning Tips
1. It is important to document the good health of a client entering into a SCIN, or to discuss the risk of doing so if the client is not in good health. Two-person SCINS that cancel on the second death are also available.
2. The risk of an imputed gift will be much less with a private annuity as long as there is better than a 50% chance that the client will not die from any known medical condition within 1 year of when the annuity is issued.
3. The IRS will argue that making a SCIN constitutes a gift, when the payee is of less than average health. However, there are arguments to the contrary – if the payee is not expected to die of any particular condition, within a year of entering into the note. Clients who are not in good health should consider using a private annuity instead, because the above one-year rule definitely applies to private annuities.

SCIN Options

Starting with the top pane, we find the EstateView options: "Standard," "Pro," and "Pro-Plus."

Self Canceling Installment Note								
	Click to see results							
Standard	Pro		Pro-Plus					
⊀⊱ Move to Left @ Screenshot								
Sale 1			Duplicate Delete	^				
§ 7520 Rate		5.20%		+				
Lowest Cook Available AFR Up AFR	•	4.14%		+				
	Best to use lowest rate.	5.20% 4.14% west rate. 6 70 rthday: 0 15 alue						
Feb	Mar		Apr					
4.14%	4.35%	4.35% 4.40%						
Number of Lives	One			~				
Grantor Age (Nearest Birthday) 🔲		70		-				
Date of Birth:								
mm/dd/yyyy	Age at Nearest Birthday: 0							
Table2010CM Life Expectancy	85.4 (15.4 years)							
Term of Note		15		+				
Premium Type	Interest			~				
Payment Type	Interest-Only			~				
	Sale Value							
Trust Value (SCIN Amount)		\$1,000,000		•				

The calculator opens in *Standard* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Standard, Pro,* and *Pro-Plus*), with each providing more planning options than the last.

Standard	Pro	Pro-Plus
⊀⊨ Move to Left @ Screenshot		(B)

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

• By clicking the data entry screen and the results screen. On this screen, the symbol is accompanied by *Move to Left*, and on the results screen it includes *Center*.

2	(II) Constants (Internation (III) (Internation (Internation)		
	Ell Genetic Institutori Nes Chi a minuto denorari Di hanno di Chi a minuto denorari Di hanno di Chi a minutori di Chi	Self Caseering transitivant Note Note: Self Caseering transitivant Note Self Caseering transitivant Note	Construction Construction Construction Construct and construct and construction Construction Construction Construction Construct and construct and construction Construction Construction Construction Construction Construct and construct and construction Construction Construction Construction Construction Construct and construct and construction Construction Construction Construction Construction
	att att<	Land the second	Calculate Mode: Fundamine Calculation (Calculation) (Calculate Mode) Calculate Mode: Fundamine Calculate Mode) Calculate Mode Mode: Fundamine Calculate Mode Mode Mode Mode Mode Mode Mode Mod
within the second se		the Association and Association and Association and Association and Association	THE MAKE OF ADDRESS IN THE ADDRESS INTO THE ADDRESS ADDRESS ADDRESS A

• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Standard Options

The following depicts what a user might see under the *Standard* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

	Click to see results							
Standard	Pro		Pro-Plus					
₄⊱ Move to Left. @ Screenshot			1	⊞ [
Sale 1			Duplicate Delete	1				
§ 7520 Rate		5.20%						
Lowest Available AFR Up AFR		4,14%						
	Best to use lowest rate.							
Feb	Mar		Apr					
4,14%	4.35%	4.35% 4.40%						
Number of Lives	One							
Grantor Age (Nearest Birthday) 同		70						
Date of Birth:								
mm/dd/yyyy	Age at Nearest Birthday: 0							
Table2010CM Life Expectancy	85.4 (15.4 years)							
Feb 4,14% hber of Lives htor Age (Nearest Birthday) e of Birth: n/dd/yyyy e2010CM Life Expectancy n of Note		15						
Premium Type	Interest							
Payment Type	Interest-Only	Interest-Only						
	Sale Value							
Trust Value (SCIN Amount)		\$1,000,000						

Once you fill in the information, above, you can either click the $\neg \ulcorner$ (Move to Left) icon, or the "click to see results" button, at the top. Both methods will take you to the results screen.

Explanation of Standard Options

- § 7520 Rate
 - Select the § 7520 rate to use for the calculation.



26 U.S. Code § 7520(a) prescribes that the valuation of any annuity, interest for life or term of years, or remainder or reversionary interest, is to be determined according to (1) Tables prescribed by the Secretary and (2) Using an interest rate equal to 120% of the Federal Midterm Rate for the month of the valuation date.

(additions and exceptions apply – see the Code section for detail)

- Lowest Available AFR
 - o Confirm the Applicable Federal Rate
 - o Estate View will help:
 - Click next to the field, or click not on the top ribbon and select "Look up AFR" from the drop-down menu
- Number of Lives
 - Select whether for the life of the Grantor or Grantor and another (one or two)
- Grantor Age
 - Enter the age of the Grantor on the Date of Transfer
- Table 2010CM Age of Death
 - Actuarial age of death, based on the selected mortality table (below)



26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

- Term of Note
 - Enter the term of the SCIN / Conventional Note in years
 - Select SCIN/Conventional below

- Premium Type
 - Select interest (default) or principal
- Payment Type
 - Select Interest-Only (default) or Amortized
- Sale Value
 - Trust Value (SCIN Amount)

Pro Options

	Standard	Pro	Pro-Plus
--	----------	-----	----------

The *Pro* options include the above (*Standard*) options, in addition to the following:

Transfer Date	02/18/2024
Grantor Yr of Death	- + 85
	(Year 15)
# of Years Illustrated	- + 30
Mortality Table	Table 2010CM (** Required **)
Self-Canceling or Conventional	Self-Canceling
Estate Tax Rate (%)	40.00%
Annual Growth Rate	7.00%
Show Grantor Pays Income Taxes?	No
Annual Investment Tax Rate (as % of assets)	0.00%
	-
	Year One Gift
Year One Gift - + \$100,000	

Explanation of Pro Options

- Transfer Date
 - Select the date of the asset transfer
- Grantor Year of Death
 - Enter the age to use as a projected age of death in the calculations
- Number of Years Illustrated
 - Enter the number of years for *EstateView* to illustrate
- Mortality Table
 - Select the mortality table for *EstateView* to use to do the SCIN Calculation (Table 2010CM or Table 2000CM)
- Self-Cancelling or Conventional

 Select the type of note to be calculated (SCIN is default)
- Estate Tax Rate (%)
 - Input the client's estimated estate tax rate (40% is default)
- Annual Growth Rate
 - Enter the expected annual growth rate of the asset (default is 7%)
- Show Grantor as Paying Income Taxes?
 - Select whether the plan is for Trust Income Taxes to be paid by Grantor (to reduce Grantor's Taxable Estate while allowing the Trust Assets to grow "tax-free")
 - o If Yes:
 - Year to Toggle Off Grantor Trust Status
 - Enter the year that the Trust will begin paying its own taxes
- Annual Investment Tax Rate (As a % of Assets)
 - Indicate the estimated income tax rate that will apply to Trust Assets
 - E.g., If the Grantor is paying the taxes, the rate will be his income tax rate
- Year One Gift
 - Enter the amount of the gift value in year one

Pro-Plus Options

Standard Pro	Pro-Plus
--------------	----------

The *Pro-Plus* options include the above (*Standard* and *Pro*) options, in addition to the following:

Year One Gift Discount Rate	0.00%
Year One Gift Reportable Value	\$100,000.00
	Sale Value
Discountable Assets (i.e. Before Discount)	■ + \$1,000,000
Discount Rate	
Discounted Value	\$1,000,000.00
Non-Discountable Assets (e.g. cash)	■ € \$0
Combined Value Before Discounts	\$1,000,000.00
Combined Value After Discounts	\$1,000,000.00
Annual Addl Income	► \$0
Increase Annual Addl Income X% Per Year	• + 0.00%
0.00%	100.00%
Income Tax Rate On Addl Income	• + 0.00%
1.00%	60.00%

Explanation of Pro-Plus Options

- Year-1 Gift Discount Rate
 - Enter the rate of discount for the gift to the Trust
- Year-1 Gift Reportable Value
 - o Enter the Fair Market Value (FMV) of the assets to be gifted to the Trust
- Discountable Assets
 - Enter the Fair Market Value (FMV) of assets that are eligible to be discounted, e.g., shares in a closely held corporation
- Discount Rate
 - Enter the percentage rate the Fair Market Value (FMV) of the assets will be discounted.
- Discounted Value
 - Enter the amount of the applicable discount (rate x FMV).
- Non-Discountable Assets
 - Enter the Fair Market Value (FMV) of assets that are NOT eligible to be discounted, e.g., cash

- Combined Value Before Discounts
 - Enter the combined value of discountable and non-discountable assets before discounting the discountable assets.
- Combined Value After Discounts
 - Enter the combined value of discountable and non-discountable assets after discounting the discountable assets.
- Annual Additional Income
 - Enter the expected additional income to Trust.
 - You can use the EstateView *NEST Calculator* to make an in-depth plan that helps to better understand and estimate these values.
- Increase Annual Additional Income (X%) Per Year
 - If the client anticipates a positive change in income, year over year, enter that rate of change.
- Income Tax Rate on Additional Income
 - Enter the change in the client's income tax rate from this increase in annual income.

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg c$ icon, or the "click to see results" button. Both methods will take you to the results screen.



*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the Sale/Note Summaries section.

						Summaries & I	Denna							Timelines	a charts		
ale/I	Note Su	mmarie	Alter Su	mmary Col	umns G	0											
Sale #	Grantor Age	2nd Li Age			lear of Death	Term of Note	Annual Growt Rate	h Year On Gift	e Value E Disco			Note Paym Type Typ		Interest Rate Risk Premium			Estate Tax avings
1	70	N/A	15	A	15	15	7.00%	\$100.00	0 \$1.00	0.000 \$1/	000.000	SCIN Interes	t Only \$1.000.000	4.7327%	8.8727%	\$88.727 \$9	46.673
															Fit All 100% - 0		• 97% Fit V
Sal		tails 🔺 1	lter Detail C			th 🌘 End O	f Term				=					٥	Export to
ar t	Grantor Age	2nd Life Age	Growth	Tax on Growth	Addi Income	Tax on Add Income	I Tax Paid By Trust	Payment	End Value	Beginning Note Balance	Interest	End Note Balance	Estate Tax Savings From Trust Assets	n Income Tax (Burn) on Trust Income	Cumulative Burn and Lost Growth For Grantor	Estate Tax Savings From Burn	Total Estate Savings
1	71	0	\$77,000.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$1,088,273.00	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$395,309.20	\$0.00	\$0.00	\$0.00	\$395,309
2	72	0	\$76,179.11	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$1,075,725.11	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$390,290.04	\$0.00	\$0.00	\$0.00	\$390,290
	73	0	\$75,300.76	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$1,062,298.87	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$384,919.55	\$0.00	\$0.00	\$0.00	\$384,919
	74	0	\$74,360.92	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$1,047,932.79	\$1,000,000.00	(\$88,727.00]	\$1,000,000.00	\$379,173.12	\$0.00	\$0.00	\$0.00	\$379,173
	75	0	\$73,355.30	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$1,032,561.08	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$373,024.43	\$0.00	\$0.00	\$0.00	\$373,024
6	76	0	\$72,279.28	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$1,016,113.36	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$366,445.34	\$0.00	\$0.00	\$0.00	\$366,445
7	77	0	\$71,127.94	\$0.00	\$0.00	\$0.00	\$0.00		\$998,514.29	\$1,000,000.00	(\$66,727.00)	\$1,000,000.00	\$359,405.72	\$0.00	\$0.00	\$0.00	\$359,405
8	78	0	\$69,896.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$979,683.30	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$351,873.32	\$0.00	\$0.00	\$0.00	\$351,873
9	79	0	\$68,577.83	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$959,534.13	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$343,813.65	\$0.00	\$0.00	\$0.00	\$343,813
10	80	0	\$67,167.39	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$937,974.51	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$335,189.81	\$0.00	\$0.00	\$0.00	\$335,189
11	81	0	\$65,658.22	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$914,905.73	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$325,962.29	\$0.00	\$0.00	\$0.00	\$325,962
12	82	0	\$64,043.40	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$890,222.13	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$316,088.85	\$0.00	\$0.00	\$0.00	\$316,088
13	83	0	\$62,315.55	\$0.00	\$0.00	\$0.00	\$0.00		\$863,810.68	\$1,000,000.00	(\$88,727.00]	\$1,000,000.00	\$305,524,27	\$0.00	\$0.00	\$0.00	\$305,524
14	84	0	\$60,466.75	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$835,550.43	\$1,000,000.00	(\$58,727.00)	\$1,000,000.00	\$294,220.17	\$0.00	\$0.00	\$0.00	\$294,220
15	85	0	\$58,488.53	\$0,00	\$0.00	\$0.00	\$0.00	(\$0,00)	\$894,038.95	\$1,000,000.00	(\$88,727.00)	\$0.00	\$317,615.58	\$0.00	\$0.00	\$0.00	\$317,615
16	87	0	\$62,582.73	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$955,621.69	\$0.00	(\$0.00)	\$0.00	\$342,648.67	\$0.00	\$0.00	\$0.00	\$342,648
17		0		\$0.00			\$0.00	(\$0.00)	\$1,023,585.20	\$0.00		\$0.00	\$369,434.08	\$0.00	\$0.00	\$0.00	\$369,434
18	88 89	0	\$71,650.96	\$0.00	\$0.00 \$0.00	\$0.00	\$0.00	(\$0.00)	\$1,095,236.17 \$1,171,902.70	\$0.00	(\$0.00) (\$0.00)	\$0.00	\$398,094.47 \$428,761.08	\$0.00	\$0.00	\$0.00	\$398,094 \$428,761
20	90	0	\$76,666.55	\$0.00	\$0.00	\$0.00	\$0.00		\$1,171,902.70	\$0.00	(\$0.00)	\$0.00	\$428,761,08	\$0.00	\$0.00	\$0.00	\$428,761. \$461,574
and Market	91	0	\$87,775,51	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,255,955,20	\$0.00	(\$0.00)	\$0.00	\$495,684,56	\$0.00	\$0.00	\$0.00	\$496,684
21	92	0	593,919,80	\$0.00	50.00	\$0.00	\$0.00	(\$0.00)	\$1,435,631,20	\$0.00	(\$0.00)	\$0,00	\$534,252,48	\$0.00	\$0.00	\$0.00	\$534,252
	93		\$100,494,18	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,536,125,38	\$0.00	(\$0.00)	\$0.00	\$574,450,15	\$0.00	\$0.00	\$0.00	\$574,450
22			\$107,528,78	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,643,654,16	\$0.00	(\$0.00)	\$0.00	\$617,461,66	\$0.00	\$0.00	\$0.00	\$617,461
22 23					\$0.00	\$0.00	\$0.00	(\$0,00)	\$1,758,709,95	\$0.00	(\$0.00)	\$0.00	\$653,463,96	\$0.00	\$0.00	\$0.00	\$663,483
22	90 94 95		\$115,055,79	\$0,00													
	94	0		\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,881,819,65	\$0.00	(\$0.00)	\$0.00	\$712,727,86	\$0.00	\$0.00	\$0.00	\$712,727
22 23 24 25	94 95	0	\$115,055.79 \$123,109.70 \$131,727.38			\$0.00	\$0.00	(\$0.00) (\$0.00)	\$1,881,819.65 \$2,013,547.02	\$0.00	(\$0.00)	\$0.00	\$712,727.96 \$765,418,81	\$0.00	\$0.00	\$0.00 \$0.00	
22 23 24 25 26	94 95 96	0	\$123,109.70	\$0.00	\$0.00												\$712,727. \$765,418. \$821,798.

*Display depicts Pro-Plus mode. Standard and Pro modes will contain less detail and information.

Sale/Note Summaries

This top portion shows the totals for the Sale/Note, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the ^(O) icon. Clicking the ^(O) icon will hide the summaries portion.

	Summaries & Details										Timelines & Charts							
Sale/	Note Sun	nmaries	Alter Summary	Columns	0													
Sale #	Grantor Age	2nd Life Age	Life Expec- tancy	Year of Death	Term of Note	Annual Growth Rate	Year One Gift	Value Before Discounts	Value After Discounts	Note Type	Payment Type	Note Amount	Interest Rate Risk Premium	Interest Rate With Premium	Annual Payment	Total Estate Tax Savings		
1	70	N/A	15.4	15	15	7.00%	\$100,000	\$1.000.000	\$1,000,000	SCIN	Interest Only	\$1,000,000	4.7327%	8.8727%	\$88,727	\$946,673		
														Fit All 100%		- 100% F		

Sale/Note Details

The data is in a spreadsheet format, arranged by year, grantor age, beginning values (by year), growth or use of funds, payment amount, interest payments, estate tax savings, and probability of survival or death per year.

Sale	· .																
how E	very 💽	1	💽 Yea	ar(s) 🛛 Ye	ar Of Deat	h 🛛 End Of	Term									٢	🔒 Export to Exc
rear #	Grantor Age	2nd Life Age	Growth	Tax on Growth	Addl Income	Tax on Addi Income	Tax Paid By Trust	Payment	End Value	Beginning Note Balance	Interest	End Note Balance	Estate Tax Savings From Trust Assets	income Tax (Burn) on Trust Income	Cumulative Burn and Lost Growth For Grantor	Estate Tax Savings From Burn	Total Estate Tax Savings
1	71	0	\$77,000.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$1,068,273.00	\$1,000,000.00	(\$85,727.00)	\$1,000,000.00	\$395,309.20	\$0.00	\$0.00	\$0.00	\$395,309.20
2	72	0	\$76,179.11	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$1,075,725.11	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$390,290.04	\$0.00	\$0.00	\$0.00	\$390,290.04
3	73	0	\$75,300.76	\$0.00	\$0.00	\$0,00	\$0.00	(\$88,727.00)	\$1,062,298.87	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$384,919.55	\$0.00	\$0.00	\$0.00	\$384,919.55
4	74	0	\$74,360.92	\$0.00	\$0.00	\$0.00	\$0.00	(\$85,727.00)	\$1,047,932.79	\$1,000,000.00	(\$85,727.00)	\$1,000,000.00	\$379,173.12	\$0.00	\$0.00	\$0.00	\$379,173.12
5	75	0	\$73,355.30	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$1,032,561.08	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$373,024.43	\$0.00	\$0.00	\$0.00	\$373,024.43
6	76	0	\$72,279.28	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$1,016,113.36	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$366,445.34	\$0.00	\$0.00	\$0.00	\$366,445.34
7	77	0	\$71,127.94	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$998,514.29	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$359,405.72	\$0.00	\$0.00	\$0.00	\$359,405.72
8	78	0	\$69,896.00	\$0.00	\$0.00	\$0,00	\$0.00	(\$88,727.00)	\$979,683.30	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$351,873.32	\$0.00	\$0.00	\$0.00	\$351,873,32
9	79	0	\$68,577.83	\$0.00	\$0.00	\$0.00	\$0.00	(\$65,727.00)	\$959,534.13	\$1,000,000.00	(\$85,727.00)	\$1,000,000.00	\$343,813.65	\$0.00	\$0.00	\$0.00	\$343,813.65
10	80	0	\$67,167.39	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$937,974.51	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$335,189.81	\$0.00	\$0.00	\$0.00	\$335,189,81
11	81	0	\$65,658,22	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$914,905.73	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$325,962.29	\$0.00	\$0.00	\$0.00	\$325,962.29
12	82	0	\$64,043.40	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$890,222.13	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$316,088.85	\$0.00	\$0.00	\$0.00	\$316,088.85
13	83	0	\$62,315.55	\$0.00	\$0.00	\$0.00	\$0.00	(\$88,727.00)	\$863,810.68	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$305,524.27	\$0.00	\$0.00	\$0.00	\$305,524,27
14	84	0	\$60,466.75	\$0.00	\$0.00	\$0,00	\$0.00	(\$88,727.00)	\$835,550.43	\$1,000,000.00	(\$88,727.00)	\$1,000,000.00	\$294,220.17	\$0.00	\$0.00	\$0.00	\$294,220.17
15	85	0	\$58,488.53	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$894,038.96	\$1,000,000.00	(\$88,727.00)	\$0.00	\$317,615.58	\$0.00	\$0.00	\$0.00	\$317,615.58
16	86	0	\$62,582,73	\$0.00	\$0.00	\$0,00	\$0.00	(\$0,00)	\$956,621.69	\$0.00	(\$0.00)	\$0.00	\$342,648.67	\$0.00	\$0.00	\$0.00	\$342,648.67
17	87	0	\$66,963.52	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,023,585.20	\$0.00	(\$0.00)	\$0.00	\$369,434.08	\$0.00	\$0.00	\$0.00	\$369,434.08
18	88	0	\$71,650.96	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,095,236.17	\$0.00	(\$0.00)	\$0.00	\$398,094.47	\$0.00	\$0.00	\$0.00	\$398,094.47
19	89	0	\$76,666.53	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,171,902.70	\$0.00	(\$0.00)	\$0.00	\$428,761.08	\$0.00	\$0.00	\$0.00	\$428,761.08
20	90	0	\$82,033.19	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,253,935.89	\$0.00	(\$0.00)	\$0.00	\$461,574.36	\$0.00	\$0.00	\$0.00	\$461,574.36
21	91	0	\$87,775.51	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,341,711,40	\$0.00	(\$0.00)	\$0.00	\$496,684.56	\$0.00	\$0.00	\$0.00	\$496,684.56
22	92	0	\$93,919.80	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,435,631.20	\$0.00	(\$0.00)	\$0.00	\$534,252.48	\$0.00	\$0.00	\$0.00	\$534,252,48
23	93	0	\$100,494.18	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,536,125.38	\$0.00	(\$0.00)	\$0.00	\$574,450.15	\$0.00	\$0.00	\$0.00	\$574,450.13
24	94	0	\$107,528.78	\$0,00	\$0.00	\$0,00	\$0.00	(\$0,00)	\$1,643,654.16	\$0.00	(\$0.00)	\$0.00	\$617,461.66	\$0.00	\$0.00	\$0.00	\$617,461,66
25	95	0	\$115,055.79	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,758,709.95	\$0.00	(\$0.00)	\$0.00	\$663,483.98	\$0.00	\$0.00	\$0.00	\$663,483.98
26	96	0	\$123,109.70	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$1,881,819.65	\$0.00	(\$0.00)	\$0.00	\$712,727.86	\$0.00	\$0.00	\$0.00	\$712,727.88
27	97	0	\$131,727.38	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$2,013,547.02	\$0.00	(\$0.00)	\$0.00	\$765,418.81	\$0.00	\$0.00	\$0.00	\$765,418,81
28	95	0	\$140,948.29	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)	\$2,154,495.32	\$0.00	(\$0.00)	\$0.00	\$821,798.13	\$0.00	\$0.00	\$0.00	\$821,796.1
29	99	0	\$150,814.67	\$0,00	\$0.00	\$0,00	\$0.00	(\$0,00)	\$2,305,309.99	\$0.00	(\$0.00)	\$0.00	\$882,123,99	\$0.00	\$0.00	\$0.00	\$882,123.95

These details may be exported to Microsoft Excel, to be shared with the client or to create documents as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Timeline

This chart shows the beginning value, growth, and annuity amounts for each year, up to the "# of Years Illustrated" input value.



Probability of Survival by Age

This chart shows the probability that the client will survive, annually, into retirement.



Trust Value over Time

This chart shows the value of the trust, starting from the Transfer Date up to the "# of Years Illustrated" input value.



Installment Sales Planning, with Income Tax Analysis (for Grantor and Trust)

EstateView includes a calculator to assist planners in organizing and preparing for Installment Sales Planning. We have included some helpful information and tips to guide you in your planning process.







Professor Hesch's Planning Tips

The technique can be very effective if the assets under the Trust will grow at a rate that is higher than the "Applicable Federal Rate" that can be used on the note. Also, because the Grantor can pay the income tax on the Trust's income, without this being considered a gift, and the Grantor can sell assets (that may be valued at a discount) to the Trust, the estate tax savings can be significant.

Data Prompt

Starting with the top pane, we find a section to enter applicable planning information.

		General I	nfo					5	ale/Noti	Info							Oth	er Info	1
		In this Asset					View C	ine Gift		Yee	Dre Gift Disco	ort Rate					Estate	e Tax Rate	
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020 2200 W2 922 2224011 932 2224000 932 2214000	117.630765 <mark>51,03</mark> 117.645,111,11,0 118.005,176,51,08 118.005,475,17,08	0,559 (\$825,680) 2,111 (\$846,061) 2,219 (\$875,164)	\$102,060 \$102,060 \$102,060	(3197, 154) (3167,863) (3178, 234)	6511,561 5499,826 8706,850	\$125,545 \$199,930 \$255,540	\$17,990,695 \$18,548,557 \$18,703,468 \$19,054,595	\$2,216,278 \$2,203,418 \$5,001,387 \$3,061,837	\$17,843,311 \$18,055,178 \$18,203,642 \$18,345,743	512,450,000 512,840,000 56,200,000 56,400,000	52 157 324 52 5 12 0/0 1 5 51 1 54 10 1457 51 5 14 77 12 215 52 51	12,60 4 12,255 42,686 66,928	\$7,369,231 \$7,356,600 \$8,363,144 \$6,951,716	\$4,400,000 \$4,400,000 \$4,400,000 \$4,400,000	\$628,535 D \$670,652 D \$1716,137 D	(\$102,060 (\$102,060 (\$102,080	83,456,689 83,985,144 84,951,716 85,166,778	\$7,856,689 \$8,381,144 \$8,951,716 \$9,985,773	2023 Sale of Assets 1 2024 2025 2026 2026 2027
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002 82200749 2029 82224331 2028 82244331 2028 82244331 2028 82244347 2028 82244347 2028 82244342 2028 822443244 2028 8224432449	117.630.769 \$1.03 117.845.111 \$1.01 118.036.116 \$1.05 118.103.642 \$1.05 \$18.345.763 \$1.10 118.635.763 \$1.10 118.635.761 \$1.11	0,599 (\$825,680) 2,111 (\$846,061) 2,219 (\$875,164) 0,745 (\$999,009) 7,485 (\$999,009) 7,485 (\$925,820) 2,257 (\$953,018)	\$102,080 \$102,080 \$102,080 \$102,080 \$102,080 \$102,080 \$102,080	(\$197,154) (\$197,663) (\$178,034) (\$199,034) (\$199,315) (\$204,578) (\$216,904)	5311.381 5455.826 5706.850 5942.686 51,000,837 51,494.971	\$125,545 \$199,930 \$255,542 \$377,079 \$481,535 \$597,989	\$17,990,695 \$78,548,537 \$18,703,468 \$19,054,593 \$19,400,939 \$19,741,458 \$20,075,005	\$2,216,278 \$2,202,418 \$5,001,387 \$5,011,375 \$5,112,376 \$5,112,376 \$5,202,002	517,843,311 518,005,178 518,203,642 518,245,743 518,456,243 518,456,243 518,556,034	512,450,000 512,040,000 56,200,000 56,400,000 56,620,000 56,640,000 57,070,000	52 157 324 52 56 12 57 6 77 5 11 7 54 801 857 51 56 14 77 52 57 51 56 14 77 52 57 53 56 14 77 52 57 53 60 14 77 52 57 53 60 14 77 53 57 53 60	02.67 5 10.255 40.606 60.300 51.562 51.562 51.562 47.451	\$7,369,231 \$7,356,639 \$8,363,144 \$6,951,716 \$9,965,773 \$10,028,965 \$10,945,19	\$4,400,000 \$4,400,000 \$4,400,000 \$4,400,000 \$4,400,000 \$4,400,000 \$4,400,000	\$628,535 0 \$670,652 0 \$716,137 0 \$765,262 0 \$216,716 0 \$875,615 0	(\$102,080 (\$102,090 (\$102,090 (\$102,090 (\$102,090 (\$102,090 (\$102,090	33,456,689 85,985,144 94,951,718 95,165,773 95,625,955 96,545,101 97,318,727	\$7,656,689 \$8,581,144 \$6,985,771 \$76,238,955 \$10,945,187 \$11,716,727	2023 Sale of Agents 5 2024 2025 2025 2025 2027 2036 2027 2038 2029 2030
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Export Tools

There are additional data export features, allowing the planner to snip, save, or export the input and calculated data from the top of the screen.

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Input Queries

The input queries appear, as follows, in this section:

General Info	Sale/Note Info	Other Info
+ 1010 Access - 525.000.000 + Armai Sering/Sending - (5800.000) +	War One OR Year One OF Discuss Fase * \$500,000 + 0.000% + 5 \$60,000 House House \$0.000% + 10.000% +	Estate Tax Rate - 40.00% - Comumer Price Index Growth Rate - 2.94% +
Association Reference Control	S5,759,221 S5,759,222 S5,759,222 S5,759,222 S5,759,222 S5,759,222 S5,759,222 S5,759,222 S5,759,222 S5,759,222 S5,759,22 S5,759	Note Term (Number of Years until Salloon Payment) - 10 +
2.00% + Uterine Exemption Aireagy Used \$2560.000 +		Vear to Toggie Off Grantor Trust Status
	Go to SCIN Calculator to determine rate for self-cancellog.	

Explanation of Prompts

- Initial Assets
 - Enter the current value of the assets
- Annual Saving/Spending
 - Enter the client's net saving/spending amount
 - This relates to additions/subtractions (re: Net Worth) from outside variables, separate and apart from investment growth or losses.
- Asset Growth Rate
 - Default is 8% (verify by asset class and historical trends)
- Income Tax
 - Enter as a % of assets
- Lifetime Exemption Already Used
 Enter the total of lifetime gifts exceeding the annual exclusion for the year(s)
- Seed Capital Amount

 Enter the client's seed capital amount
- Sale Value Before Discount

 Enter the fair market value of the sale assets
- Discount Rate
 Default is 35%
- Sale Value After Discount

 Automated value of the sale assets (FMV less discount rate)
- Note Amount
 - o Equal to sale value after discount, unless grossed-up SCIN
- Note Interest Rate
 - o Automated value, equal to the AFR, unless grossed-up SCIN
 - Confirm the correct AFR
- Estate Tax Rate
 - o Default is 40%
- CPI Growth Rate
 - o Default is 2.96%, but the rate is subject to change (verify at www.bls.gov/cpi)
- Type of Note
 - Conventional or Self-Cancelling

- Note Term

 Number of Years until Balloon Payment
- Year to "Toggle Off" Grantor Trust Status
 - Default is "yes" at 1 year
- Number of Years to Project
 - Enter how far you want *EstateView* to project forward in years

Display

The bottom pane shows two scenarios, based on the information entered by the planner: "Grantor's Estate" and "Irrevocable Grantor Trust," which lay out, in a comparison format, how results will differ for the taxpayer based on the option they select.

								Grantor	's Estate										Inevoca	ble Gran	ntor Trus	at i	
Noar Granter Aque	Addets (w/ Global	Assets (w/3c Notw)	Income Or Assots (w/b Note)	Taxas On mounts (With Note)	After-Tax Income On Assets (w/o Note)	Annual Saving Jor Scienting	Note Fayment	Income Taxes Pole By Cranter On Thet Income (Burn)	Tyxable Estate Recluster from Sur	Estate Tax n Seconde Prom Burn		Estate Tax L ao/ th Wittenut Rum	Toxab e totate e	engton	Estate Tax Estate Tax Savings Labelity Coar No Planning	Asses	Note Balance	Crewle	Income Taxes Peid By True	Regiment	Net Assets	Net Assets Granter Dia This Year	H s Yaar Netas
2024 70	\$25,000,00	50	50	50	90	50	\$0.	97	50	50	525,000,000	\$4,656,000	\$25,000,000 9	1,360,000	\$4,656,000 50	90	\$0	50	0	ð.	30	\$0.	2024 Initial Values
70,24 70	\$24 400 000	50	\$43	\$1	\$D	\$0.	ţn.	92	ហ	10	\$54,400,001	\$4,850,000	\$24(400/000 \$1)	1,762,000	00000000000	\$100,000	\$n	\$0	1	5 S	50	30	2024 Yest One Gift to The
2024 70	\$22,000,70	SIT (3) TO	50	50	50	\$0	\$0	\$2	\$0	\$0	317,632,709	\$1,916,300	\$17,030,765 (51)	2,765,200	\$1,941,000 \$2,707,092	\$7,368,231	\$4,470,000	\$0	0 /7	5	\$2,979,231	\$7,3(8,231	2024 Sale of Assets to 2:
102501	\$22,050.78	1,450 (es	\$1,410,462	1425156	\$\$\$1,525	(\$850),0001	\$7.02,0802	(\$176,882)	\$176,882	\$713,346	\$17,9280,172	\$1,904,050	\$17,748,811 \$1	5,162,000	12355,524 32,950,67k	17.569,72	\$4,420,022	\$229,552	1	3102,000	\$1,455,589	\$7,558,639	2025
	\$27.142.11	\$17,745.51	\$1,418,485	\$421879	\$995,675	(\$125,610)	\$101,000	STAR PATS	\$175,526	\$152111	\$10,202,102	\$1,216,541	\$17,876,778 \$8	360,000	\$4,556,710 \$3,115,732	\$7,055,009	\$4(400,000)	\$620,515	n	(\$102,680)	\$1,915,144	\$3,10,144	papt
2027 73	\$22,226.77	317,424 77	\$1,426,142	\$427.045	1990,299	136-10/06 1	\$102,000	3201(195)	\$597,540	\$239,010	310,475,439	\$4,762,175	\$17,677,399 \$5	570,000	\$4,323,159 \$3,340,03H	50,303,144	\$4,400.000	\$670,652	ð).	1080,5512	31.55 (716	\$0,951,736	2027
1108 74	Sec. are ab	\$\$7,427.00	\$1,450,252	1-522 070	\$1,001,162	(\$8)(3,184)	\$102,0892	(SIZT4 E41)	\$895,845	1381,357	\$18,758,5001	\$4,779,522	\$17,895,138 \$8	790,000	54,441255 55,528,309	\$2,951,716	\$4,400,000	\$276,117	2	1112,0811	Saltes ///S	54,585,775	2024
1079 75	127.281.15	STORT IN	\$1,411,451	\$429.455	\$1,002,01A	1900,99321	\$1/07,08/0	12229.579	\$1,077,785	111 9994	516,991,435	\$4,718,571	\$17,880,544 \$7	000,000	\$4, TTR. (TT ST. A. 1, SS7	\$9,505,771	\$4,400,000	\$705,212	a ()	(\$100,080)	\$1,878,915	\$10,220,951	1. pn24
	\$22,200,54	51/.000.04	\$1,429,492	\$428,847	\$1,000,644	(\$145,620)	\$102,080	\$245,405)	\$1,431,1e2	3572,464	\$19,231,414	\$4,710,555	\$17,800,253 \$7	250,000	14,220,TU1 54,138,072	\$10,228,966	\$4,420,032	5578,315	9 0	(\$102,080)	56,545,191	510,545,151	1 2030
1051 27	\$22,000,28	517,03028	\$1,414,1280	\$427,236	\$058,414	(\$055,012)	\$102,0821	(5282 285)	\$1,775,990	8/132,55/8	\$19,457,435	14,788,924	\$17,885,448 \$7	490,000	A 072 376 34,447,491	\$10,943,191	\$4,420,033	\$215,675	3	\$102,080	\$2,518,727	\$11,218,72	2031
105276	\$21,003,447	117.032.001	\$1,414,578	\$424.403	\$990,271	(\$961,777)	\$107,000	\$751,749	\$2,114,581	\$051,853	\$19,017,904	\$4,771,101	\$17,115, \$31 \$7.	740,000	120,110,141,141,151,959,78	\$11,716,729	100,004,48	\$937,498	a	5102,9801	\$1,15(,145	\$12,854,549	1001
2033.79	\$21,913,32	1 51 (513.52)	\$1,401,068	\$420,320	\$560,746	(\$1.010,272)	\$102,080	\$301.090)	\$2,575,552	\$1,030,615	\$19,861,114	\$4,748,445	\$17,284,575 \$7	990,000	53,717,852 55,142,555	\$12,354,145	\$4,400,000	\$1,034,23.	ġ j	(Should boy	\$0,056,397	513,468,32	2033
2034 80	\$2 (664 57	817,284 573	\$1,352,756	\$414,630	3967,936	(\$1,040,176)	\$4,502,090	\$322,954)	\$3,643,775	\$1,217,51	524,435,241	\$6,474,096	\$21,291,462 \$5	250,000	55,256,565 53,772,331	\$13,495,397	10	\$1,076,51.	ð	(\$4 502,060)	310,030,82	3 510,000,821	5 2034
	\$21,391,46.	521,391,462	\$1,711,317	\$513,595	\$1,197,922	(\$1,070,565)	\$0	\$240,740)	\$3,454,970	\$1,351,953	524,732,649	\$6,488.060	\$21,277,678 \$8	520,000	55,128,072 54,053,315	\$10,030,828	\$0	\$\$02,466	٥	£	510.833.29	\$10,533,25	2035
2000 02	\$25,277,67	321,277,675	\$1,702,214	\$510.064	51,191,550	(\$1,102,666)	\$0	(\$279,999)	\$3,909,445	\$1,563,379	\$10,719,658	\$6,406.005	\$21,106,364,91	000,000	14,922,025 \$4,413,933	\$10,033,294	50	\$006,604	0	2	311,099.95	\$11,699,95	2005
2037 83	\$2 106.56	321, 06:56	\$1,668,925	\$506,550	\$1,107,968	(\$1.135,305)	\$0	(\$290,799)	\$4,408,120	\$1,763,249	925,280,549	\$6,476,219	\$20,572,435 \$9	000,000	54,7 12,97 54,814,382	\$11,695,956	50	\$935,997	ð.	5	312,633,95	5 2,635,951	5 2037
2038 84	\$22,872.42	520,672,42	\$1,669,734	\$500.938	\$1,168,856	(\$1,168,910)	\$0	(\$303.263)	\$4,958,237	\$1,963,295	\$25,527,349	\$6,458,940	\$20,569,112,53	380,000	54,475,645 55,218,732	\$12,635,963	\$0	\$1,0:0.87	0	0	513,646,83	\$13,646,83	2038
2009 05	\$25,568,112	120.779.11	\$1,645,525	\$491.059	\$1,151,670	(\$1203,509)	\$0	3327,526	\$0,5(0,422	\$2,225,269	525,751,371	\$6,425,349	\$20,109,945 55	000,000	14 199 901 53 655 /111	\$13,646,851	50	\$1,091,74	a	0	316,731,575	3 514,750,57	8009

Qualified Personal Residence Trusts (QPRTs)

EstateView includes a calculator to assist planners in organizing and preparing for Qualified Personal Residence Trusts (QPRTs). We have included some helpful information and tips to guide you in your planning process.

A QPRT is a type of irrevocable trust that allows a Grantor to make a gift (at a discounted gift tax rate) of all or part of their personal residence to the Trust. This serves to:
1. Remove some or all of the home from his/her personal estate, mitigating estate tax on death;
2. Continue to live in the home for a term of years, with a rental agreement following the term;
• Rental payments further reduce the estate
3. Name a beneficiary upon establishment of the Trust, reducing gift tax and avoiding estate tax IF the Grantor survives the term.
The value of a QPRT is determined using:
1. The value of the home;
 The length of the Trust; The life expectancy of the Grantor (OR the Grantor + his/her spouse); and The Applicable Federal Rate



	Professor Hesch's Planning Tips
	1. Insurances should be changed when residences are transferred into a QPRT.
S.	2. Grantor will have to pay arm's-length rent to use property after QPRT term.

QPRT Options

Starting with the top pane, we find the EstateView options: "Standard," "Pro," and "Pro-Plus."

	Click to see results		
Standard	Pro	Р	ro-Plus
$\operatorname{Ap}^{L}_{\Gamma}$ Move to Left \textcircled{O} Screenshot			
QPRT 1			Duplicate Delete
Transfer Date	01/07/2023		IP
§ 7520 Rate	•	4.80%	
Number of Lives	One		~
Grantor Age (Nearest Birthday) 同		70	
Date of Birth:	Age at Nearest Birthday:	0	
mm/dd/yyyy			
Term of QPRT		10	
Value of Home		\$2,000,000	

The calculator opens in *Standard* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Standard, Pro,* and *Pro-Plus*), with each providing more planning options than the last.

Standard	Pro	Pro-Plus
⊀⊨ Move to Left @ Screenshot		(B)

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

• By clicking the data entry screen and the results screen. On this screen, the symbol is accompanied by *Move to Left*, and on the results screen it includes *Center*.

• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Standard Options

The following depicts what a user might see under the *Standard* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

Qualified Personal Residence Trust			
	Click to see results		
Standard	Pro	Pro	o-Plus
⊰⊱ Move to Left ⓒ Screenshot			
QPRT 1			Duplicate Delete
Transfer Date	01/07/2023		
§ 7520 Rate	-	4.80%	+
Number of Lives	One		◄
Grantor Age (Nearest Birthday) 🔲		70	•
Date of Birth: mm/dd/yyyy	Age at Nearest Birthday: 0		
Term of QPRT		10	•
Value of Home		\$2,000,000	=

Once you fill in the information, above, you can either click the $\neg \vdash$ (Move to Left) icon, or the "click to see results" button, at the top. Both methods will take you to the results screen.

Explanation of Standard Options

- Transfer Date
 - Enter the date that the transaction occurred / is expected to occur, in order to calculate the optimal § 7520 rate.
- § 7520 Rate
 - *EstateView* does this calculation, but should not be relied on as the definitive source for the correct rate for the applicable tax year.



26 U.S. Code § 7520(a) prescribes that the valuation of any annuity, interest for life or term of years, or remainder or reversionary interest, is to be determined according to (1) Tables prescribed by the Secretary and (2) Using an interest rate equal to 120% of the Federal Midterm Rate for the month of the valuation date.

(additions and exceptions apply – see the Code section for detail)

- Number of Lives
 - This is a selection for either the lifetime of one grantor or for two grantors, as joint and survivor.
- Grantor Age
 - This should be the current age of the grantor; the software defaults to 70 but will need to be adjusted as appropriate.
- Grantor Date of Birth
 - Enter the Grantor's DOB to calculate Grantor's age.
- Term of QPRT
 - This is where the planner selects the term, focusing on the repercussions that occur if the grantor dies before the term completes (inclusion in the taxable estate)
- Value of Home
 - Enter the current value of the home.

Pro Options

	Standard	Рго	Pro-Plus
--	----------	-----	----------

The *Pro* options include the above (*Standard*) options, in addition to the following:

Table2010CM Life Expectancy	85.4 (15.4 years)
Grantor Yr of Death	• + 85 (Year 15)
# of Years Illustrated	• • 30
Mortality Table	Table 2010CM (** Required **)

Explanation of Pro Options

- Mortality Life Expectancy
 - This section is auto-filled, based on the age and Mortality Table selected (below).
- Grantor Year of Death
 - This is where we enter (for the projection) the age that the grantor will be at death.
- Number of Years Illustrated
 - This is where we enter (for the projection) the number of years to measure.
- Mortality Table Age of Death
 - This is an informational block, showing the applicable mortality table. The planner can choose from multiple tables (below), but 2010CM is the required mortality table for transfers after 2010CM took effect.



26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

Pro-Plus Options

	Standard	Pro	Pro-Plus
--	----------	-----	----------

The Pro-Plus options include the above (Standard and Pro) options, in addition to the following:

Show Income Tax Results?	
Tax Basis	🔁 🛨 SO
Capital Gains Tax Rate (%)	
Home Value Growth Rate	■ + 3.03%
Gift Tax Rate (%)	• 40.00%
Estate Tax Rate (%)	- + 40.00%
Ownership Percentage (%)	• • 100.00%
Valuation Discount Rate (%)	0.00%
Discounted Value	\$2,000,000.00
Annual Rent Percentage (% of Value)	0.00%
# of Rent Years after QPRT Term	■

Explanation of Pro-Plus Options

- Show Income Tax Results?
 - By selecting this option, the planner accesses prompts to enter:
 - Tax Basis
 - Capital Gains Rate
- Home Value Growth Rate
 - Enter the expected annual growth rate for the property. *EstateView* defaults to 3.03%, the historical average appreciation rate over long periods of time (normalizes upward and downward market swings).¹
- Gift Tax Rate
 - Enter Grantor's Gift Tax Rate
- Estate Tax Rate
 - Enter Grantor's Estate Tax Rate

¹ According to *Forbes Advisor*, the median home in the United States only increased by 2% from 2022 to 2023, despite there being 300,000 fewer homes on the market. (Amy Fontinelle, Median Home Price by State 2023, Forbes Advisor (Updated Oct. 24, 2023), https://www.forbes.com/advisor/mortgages/real-estate/median-home-prices-by-

state/#:~:text=The%20U.S.%20median%20home%20price%20was%20%24412%2C000%20in,more%20than%20300%2C000%20fewer%20homes% 20on%20the%20market.).

- Ownership Percentage
 - Enter Grantor's Ownership Percentage in the Residential Property.
- Valuation Discount Rate
 - Enter the rate that the FMV of the Residential Property will be discounted for the gift to the Trust.
- Discounted Value
 - Enter the value of the Residential Property after discount (FMV Discount Rate).
- Annual Rent (Percentage of Value)
 - Enter the annual rent Grantor will pay after the Trust Term, as a percentage of value of the Residential Property.
- Number of Rental Years after the Trust Term
 - Enter the number of years that Grantor will remain in the property, paying rent, following the Trust Term.
- Growth Rate on Cash from Rent
 - Enter the growth rate for the value of trust assets, resulting from the Trust's receipt of rental income from Grantor.

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg c$ icon, or the "click to see results" button. Both methods will take you to the results screen.



*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the QPRT Summaries section.

						ies & Delails								Timelines &	Charls		
PRT	Summ	aries <u>A</u>	Iter Summary Co	lumns @) (0)												
peake	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	Savings Less Capital Gains Tax
N 🗖	1	10	67.95%	15	\$2,000,000	100%	0%	\$2,000,000	\$850,308	\$4,897,123	\$0	\$0	\$4,897,123	\$1,251,460	\$170,001	\$1,618,726	\$1,618,726
															Fit All 100%	8	🗕 + 97% Fit
пот	Details		- tell cal and a	1						=							
		Alter D	etail Columns Be	low													
QPF	IT 1																
OW E	very 💽	1	Year(s)	Vear Of	f Death 🛛 🔵 E	ind Of Term											Export to
ar it .	Age 2nd	Life Age I	Probability Surviva	To Year Re	ent Amount Du	e Growth	End Value	Cash From R	ent Assets Sul	oject To Estate Tax Asse	ets Passing Out	side Estate <mark>Estate</mark>	Tax Savings Capital	Gains Tax (0.00%)	Estate Tax Savings I	Less Capital Gains	Тах
1	71	0	97.60%		50.00	\$60,600.00	\$2,060,600,00	\$0,00	52	060,600,00	\$0.00		50.00	\$0.00	5	0.00	
	72	0	95,05%		\$0.00		\$2,123,036,18	\$0.00		123.036.18	\$0.00		\$0.00	\$0.00		0.00	
3	73	0	92.33%		\$0.00	\$64,328.00	\$2,187,364.18	\$0.00	\$2	187,364,18	\$0.00		\$0.00	\$0.00	5	0.00	
4	74	0	89,42%		\$0.00	\$65,277,13	\$2,253,641,31	\$0.00	\$2	253,641.31	\$0.00		\$0.00	\$0.00	5	0.00	
5	75	0	86.32%		\$0.00	\$68,285,33	\$2,321,926.64	\$0.00		321,926.64	\$0.00		\$0.00	\$0.00	S	0.00	
6	76	0	83.02%		\$0.00	\$70,354,38		\$0.00		392,281.02	\$0.00		\$0.00	\$0.00	S	0.00	
7	77	0	79.52%		\$0.00		\$2,464,767,13	\$0,00		464,767.13	\$0.00		\$0.00	\$0.00		0.00	
	78	0	75.84%		\$0.00		\$2,539,449.58	\$0.00		539,449.58	\$0.00		\$0.00	\$0.00		0.00	
	79	0	71.98%		\$0.00		\$2,616,394.90	\$0,00		616,394,90	\$0.00		\$0.00	\$0.00		0.00	
10	80	0	67.95%		\$0.00		\$2,695,671.67	\$0.00		\$0.00	\$2,695,671.		8,145.42	\$0.00		145.42	
	81	0	63,77%		\$0.00		\$2,777,350.52	\$0,00		\$0.00	\$2,777,350.		0.816.96	\$0.00		816.96	
	82	0	59,46%		\$0.00		\$2,861,504.24	\$0.00		\$0.00	\$2,861,504		4,478.45	\$0.00		478.45	
13	83	0	55,06%		\$0.00		\$2,948,207,82	\$0,00		\$0.00	\$2,948,207.		9,159.88	\$0.00		159.88	
	84	0	50,59%		\$0.00		\$3,037,538.51	\$0,00		\$0.00	\$3,037,538		4.892.16	\$0.00		.592.16	
15	85	0	46.09%		\$0.00		\$3,129,575.93	\$0.00		\$0.00	\$3,129,575.		1,707.12	\$0.00		.707.12	
	86	0	41.60%		\$0.00		\$3,224,402.08	\$0.00		\$0.00	\$3,224,402		9,637.58	\$0.00		637.58	
	87	0	37.17%		\$0.00		\$3,322,101,46	\$0.00		\$0.00	\$3,322,101.		8,717.34	\$0.00		717.34	
	88	0	32.84%		\$0.00		53,322,101,46	\$0.00		\$0.00	\$3,422,761.		28.981.21	\$0.00		8.981.21	
19	89	0	28.67%		\$0.00		5 \$3,526,470.80	\$0.00		\$0.00	\$3,526,470		70.485.07	\$0.00		0.465.07	
20	90	0	24,70%		\$0.00		53,526,470.80 7 \$3,633,322,87	\$0.00		\$0.00	\$3,633,322		13,205,90	\$0.00		3,205,90	
	90	0	20.97%		\$0.00		/ \$5,000,022/07 5 \$3,743,412,55	\$0,00		\$0.00	53,000,022		57.241.77	\$0.00		5,205,90	
21	91	0	17.53%		\$0.00		5 53,743,412.55 5 \$3,856,837.95	\$0.00		\$0.00	\$3,856,837		02.611.93	\$0.00		2,611.93	
	92	0	14,40%		50.00		9 \$3,973,700.14	\$0,00		\$0.00	\$3,973,700		49,356.81	\$0.00		9,356.81	
	95	0			\$0.00			\$0,00						\$0.00			
		0	11.62%		\$0.00		1 \$4,094,103.25			\$0.00	\$4,094,103		97,518.05	\$0.00		7,518.05	
25 26	95 96	0	9.19%		\$0.00		3 \$4,218,154.58 8 \$4,345,964.67	\$0.00		\$0.00 \$0.00	\$4,218,154. \$4,345,964.		47,138.58 98,262.62	\$0.00		7,138.58 8.262.62	
		0															
	97	0	5.37%		\$0.00		3 \$4,477,647,40	\$0.00		\$0.00	\$4,477,647.		50,935.71	\$0.00		0,935.71	
	98	0	3.96%		\$0.00		2 \$4,613,320.11	\$0.00		\$0.00	\$4,613,320.		05,204.80	\$0.00		5,204.80	
28			2.84%		\$0.00	3139,785.6	0 \$4,753,103.71	\$0.00		\$0.00	\$4,753,103.	0 N3	61,118.24	\$0.00	\$1,561	1,118.24	
28 29	99 100	0	1.97%		\$0.00		4 \$4,897,122,75	\$0,00		\$0.00	\$4,897,122		18.725.85	\$0.00		8.725.85	

*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

QPRT Summaries

This top portion shows the totals for the QPRT, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the ⁽ⁱ⁾ icon. Clicking the ⁽ⁱ⁾ icon will hide the summaries portion.

					Summa	ies & Details								Timelines &	Charts		
QPRT S	Summ	aries 💧	Iter Summary Co	lumns (0												
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	Savings Less Capital Gains Tax
N 🗖 🔹	1	10	67.95%	15	\$2,000,000	100%	0%	\$2,000,000	\$850,308	\$4,897,123	\$0	50	\$4,897,123	\$1,251,460	\$170,001	\$1,618,726	\$1,618,726
															Fit All 100%		- 1 97% Fit

QPRT Details

The data is in a spreadsheet format, arranged by year, grantor age, probability of survival, and probability of death. In the same form, it indicates when rent would be due (end of the QPRT), the growth of the property value and value by year, and rental income to the QPRT. As the years pass, you can see assets subject to estate tax drop (pro rata) until the term ends. The assets then pass outside of the taxable estate. You can see that during the QPRT term those assets continue to grow (from rental income and asset appreciation). This section indicates the overall estate tax savings from this planning method.

PRT D	etails	Alter De	tail Columns Below									
QPRT	1											
how Eve				ear Of Death 🛛 End	017							
	-	1		-								
/ear ≠ A	ge 2nd Lif	e Age Pr	obability Survival To Y	sar Rent Amount Due	Growth	End Value	Cash From Rent	t Assets Subject To Estate Tax			Capital Gains Tax (0.00%)	Estate Tax Savings Less Capital Gains Tax
1 7			97.60%	\$0.00		\$2,060,600.00	\$0.00	\$2,060,600.00	\$0.00	\$0.00	\$0.00	\$0.00
2 7			95.05%	\$0.00		\$2,123,036.18	\$0.00	\$2,123,036.18	\$0.00	\$0.00	\$0.00	\$0.00
3 7			92.33%	\$0.00		\$2,187,364.18	\$0.00	\$2,187,364.18	\$0.00	\$0.00	\$0.00	\$0.00
4 7			89.42%	\$0.00		\$2,253,641.31	\$0.00	\$2,253,641.31	\$0.00	\$0.00	\$0.00	\$0.00
5 7			86.32%	\$0.00	\$68,285.33	\$2,321,926.64	\$0.00	\$2,321,926.64	\$0.00	\$0.00	\$0.00	\$0.00
6 7			83.02%	\$0.00	\$70,354.35	\$2,392,201.02	\$0.00	\$2,392,281.02	\$0.00	\$0.00	\$0.00	\$0.00
7 7			79.52%	\$0.00		\$2,464,767.13	\$0.00	\$2,464,767.13	\$0.00	\$0.00	\$0.00	\$0.00
8 7	8 0		75.84%	\$0.00	\$74,682,44	\$2,539,449.58	\$0.00	\$2,539,449.58	\$0.00	\$0.00	\$0.00	\$0.00
9 7	9 0		71.98%	\$0.00	\$76,945.32	\$2,616,394.90	\$0.00	\$2,616,394.90	\$0.00	\$0.00	\$0.00	\$0.00
10 8	0 0		67.95%	\$0.00	\$79,276.77	\$2,695,671.67	\$0.00	\$0.00	\$2,695,671.67	\$738,145.42	\$0.00	\$738,145,42
11 8	1 0		63.77%	\$0.00		\$2,777,350.52	\$0.00	\$0.00	\$2,777,350.52	\$770,816.96	\$0.00	\$770,816.96
12 8			59.46%	\$0.00		\$2,861,504.24	\$0.00	\$0.00	\$2,861,504.24	\$804,478.45	\$0.00	\$804,478,45
13 8	3 0		55.06%	\$0.00		\$2,948,207.82	\$0.00	\$0.00	\$2,948,207.82	\$839,159.88	\$0.00	\$839,159.88
14 8	и о		50.59%	\$0.00	\$89,330.70	\$3,037,538.51	\$0.00	\$0.00	\$3,037,538.51	\$874,892.16	\$0.00	\$874,892.16
15 8	5 0		46.09%	\$0.00	\$92,037,42	\$3,129,575.93	\$0.00	\$0.00	\$3,129,575.93	\$911,707.12	\$0.00	\$911,707.12
16 8	6 0		41.60%	\$0.00	\$94,826.15	\$3,224,402.08	\$0.00	\$0.00	\$3,224,402.08	\$949,637.58	\$0.00	\$949,637.58
17 8	7 0		37.17%	\$0.00	\$97,699.38	\$3,322,101.46	\$0.00	\$0.00	\$3,322,101.46	\$968,717.34	\$0.00	\$988,717.34
18 8	8 0		32.84%	\$0.00	\$100,659.67	\$3,422,761.14	\$0.00	\$0.00	\$3,422,761.14	\$1,028,981.21	\$0.00	\$1,028,981.21
19 8	9 0		28.67%	\$0.00	\$103,709.66	\$3,526,470.80	\$0.00	\$0.00	\$3,526,470.80	\$1,070,465.07	\$0.00	\$1,070,465.07
20 9	0 0		24.70%	\$0.00	\$106,852.07	\$3,633,322.87	\$0.00	\$0.00	\$3,633,322,87	\$1,113,205.90	\$0.00	\$1,113,205.90
21 9	n 0		20.97%	\$0.00	\$110,089.68	\$3,743,412.55	\$0.00	\$0.00	\$3,743,412.55	\$1,157,241.77	\$0.00	\$1,157,241.77
22 5	2 0		17.53%	\$0.00	\$113,425.40	\$3,856,837.95	\$0.00	\$0.00	\$3,856,837.95	\$1,202,611.93	\$0.00	\$1,202,611.93
23 9	6 0		14,40%	\$0.00	\$116,862,19	\$3,973,700.14	\$0.00	\$0.00	\$3,973,700.14	\$1,249,356.81	\$0.00	\$1,249,356.81
24 9	4 0		11.62%	\$0.00	\$120,403.11	\$4,094,103.25	\$0.00	\$0.00	\$4,094,103.25	\$1,297,518.05	\$0.00	\$1,297,516.05
25 9	5 0		9.19%	\$0.00	\$124,051.33	\$4,218,154.58	\$0.00	\$0.00	\$4,218,154.58	\$1,347,138.58	\$0.00	\$1,347,138.58
26 9	6 0		7,11%	\$0.00	\$127,810.08	\$4,345,964.67	\$0.00	\$0.00	\$4,345,964.67	\$1,398,262.62	\$0.00	\$1,396,262,62
27 9	7 0		5.37%	\$0.00	\$131,682.73	\$4,477,647,40	\$0.00	\$0.00	\$4,477,647,40	\$1,450,935.71	\$0.00	\$1,450,935.71
28 9	6 0		3.96%	\$0.00	\$135,672.72	\$4,613,320.11	\$0.00	\$0.00	\$4,613,320.11	\$1,505,204.80	\$0.00	\$1,505,204.80
29 5	9 0		2.84%	\$0.00	\$139,783.60	\$4,753,103.71	\$0.00	\$0.00	\$4,753,103,71	\$1,561,118.24	\$0.00	\$1,561,118.24
	00 0		1,97%	50.00	\$144,010,04	\$4,897,122,75	\$0.00	\$0.00	\$4,897,122,75	\$1,618,725,85	\$0.00	\$1,618,725,85

These details may be exported to Microsoft Excel, to be shared with the client or to create documents, as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Proportion of Gift for Gift Tax

This first chart shows the Taxable and Non-Taxable Value of the home on the Transfer Date and the Probability of Surviving for each QPRT measured.



Probability of Survival by Age

This chart starts at the Grantor's Age and shows the probability they will survive, to each age, up to the "# of Years Illustrated" input value.



Property Interest Value over Time

This chart shows the value of the property interest, starting from the Transfer Date up to the "# of Years Illustrated" input value.



Annual and Total Rent Paid over Time

This chart shows the Annual and Overall Rent Paid, if any, for each year, starting from the Transfer Date (when no rent is yet due), through the End of ("Possessory") Term (when rent payments will start), and continuing up to the "# of Years Illustrated" input value.



Assets Subject to Estate Tax and Assets Removed over Time

This chart shows the Assets Subject to Estate Tax and the Assets Removed from the Estate, for each QPRT, from the Transfer Date to the "# of Years Illustrated" input value.


Private Annuity Planning

EstateView includes a calculator to assist planners in organizing and preparing for Private Annuity Planning. We have included some helpful information and tips to guide you in your planning process.

A Private Annuity is an agreement entered into by an estate taxable person and family members (or a trust or trusts), whereby the estate taxable person transfers assets to the family member (or trust or trusts) in exchange for the right to receive a series of payments for life.

The payments will stop on the death of the estate taxable person and not be included in his or her estate. Standard life expectancy tables can be used to determine the payment amounts, as long as the estate taxable person is not expected to die of any particular medical issue within one year of entering into the arrangement.

An "exhaustion test," under the Treasury regulations, requires that any trust purchasing a Private Annuity must have a net worth of a minimum value (described below). Many planners believe that these regulations are not valid. Often, family members or other entities guarantee the payments, on behalf of the trust, if it does not have enough assets to satisfy the exhaustion test.

Danger, Planner Robinson! Danger!
1. A private annuity sale to an individual will cause income tax.
2. A private annuity sale to a Grantor Trust may be subject to the probability of exhaustion test.
3. A private annuity may backfire by adding more assets to the payee's estate than would otherwise exist if the payee lives a long time.

Professor Hesch's Planning Tips
1. The purchaser of a Private Annuity is almost always a trust that is outside of the estate taxable person's estate for estate tax purposes, but is disregarded for income tax purposes so that there is no income tax on the sale and payments made.
2. SCINs (discussed above) are often preferred, because there is no exhaustion test applied by the IRS to SCINs. However, Private Annuities are often preferred when the estate taxable person is not in good health.
3. The Treasury regulations require that an irrevocable Trust exchanging assets or money for an annuity must have a significant net worth to avoid gift tax treatment. This may be satisfied by having high net worth trusts or individuals guarantee the annuity.
4. A private annuity may be structured to not start payments for a period of time and to vary in payments based upon a schedule that may be selected and calculated.

Private Annuity Options

Starting with the top pane, we find the EstateView options: "Standard," "Pro," and "Pro-Plus."

Click to see results										
Standard	Pro		Pro-Plus							
슈 Move to Left 💮 Screenshot										
Annuity 1			Duplicate Delete							
§ 7520 Rate		5.20%								
Number of Lives	Two		•							
Grantor Age (Nearest Birthday) 同		70								
Date of Birth: mm/dd/yyyy	Age at Nearest Birthday: 0									
2nd Life Age (Nearest Birthday)		70								
Deferral Period (Yrs)	-	0								
Payment Terms	Level		•							
	Sale Value									
Trust Value		\$1,000,000								

The calculator opens in *Standard* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Standard, Pro,* and *Pro-Plus*), with each providing more planning options than the last.

Standard	Pro	Pro-Plus
⊀⊨ Move to Left @ Screenshot		(B)

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

• By clicking the data entry screen and the results screen. On this screen, the symbol is accompanied by *Move to Left*, and on the results screen it includes *Center*.

2			
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	Line of experiments and the second seco	The Party of the P	Priory density formation (3)
	Reded to Sector	11 ferer (8) freeser (8) 🖬 🖬	tent ent
	Alisex of the second	Accesity 1 Carlos Carlos Accesity 1	Amount of source and line for their advancement frame of the first source frame With source and the first source frame for the first source frame for the first source frame for the first source fort
	Annaly 1 mm	a manima 👩 . A Anno 👩	
		Numerican New W	
	Normal Sector Se	train D B T D	Standard Mode - Results Explained (See warrings below)
	Contraction D D D D D D D D D D D D D D D D D D D	200 01010 April Server Entropy Conception 10 1	Ansaty faster. This is a random such to assume this among interest vision of a present vision. It is calculated based on actually the the applicacy of the annulated and constitution of a loss of the annulation of the annula
	And a famous and a famous a fa	and any here and any here any	Annual Annuality: This is the final articular the product with reason each pair for the vess of their the .1 actuated on the value exchanged for the annualy and the annualy factor.
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	International In	Name and Address of the Owner o	A printer eventy care to an oblighted off taxes relevant tax A printer eventy care to Advance front require to the printeriality of estaurited test.
	Sale Value	Sale Value	The Tracky regulator region that is invocable That exchanging assist or meny fit at any sty multiles a significant network to word pit to memory. The may be assisted by heing high network must involve that assisted the events.
	Anno Value Value	The B state B	guardines the proofs. A A resta work only involved to be address was to the pryor's enter that would otherware and of the press lives a long time.
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			 A problementary may no insufaced to non-marp agreems for a period of their and to only in payments based ages a strategia that may be period and and added.
	4.5pt with children in children in the childre		The second s

• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Standard Options

The following depicts what a user might see under the *Standard* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

Private Annuity			
	Click to see results		
Standard	Pro	Pro-Plu	5
ද් Move to Left ා Screenshot			
Annuity 1		Du	plicate Delete A
§ 7520 Rate		5.20%	+
Number of Lives	Two		~
Grantor Age (Nearest Birthday) 📃		70	+
Date of Birth: mm/dd/yyyy	Age at Nearest Birthday: 0		
2nd Life Age (Nearest Birthday)		70	-
Deferral Period (Yrs)		0	+
Payment Terms	Level		~
	Sale Value		
Trust Value		\$1,000,000	•

Explanation of Standard Options

- § 7520 Rate
 - Select the § 7520 rate to use for the calculation (default is 5.40%)



26 U.S. Code § 7520(a) prescribes that the valuation of any annuity, interest for life or term of years, or remainder or reversionary interest, is to be determined according to (1) Tables prescribed by the Secretary and (2) Using an interest rate equal to 120% of the Federal Midterm Rate for the month of the valuation date.

(additions and exceptions apply – see the Code section for detail)

- Number of Lives
 - Select either for the life of the Grantor or Grantor's Spouse (1 or 2 Lives).
- Grantor Age
 - Enter the (expected) age of the Grantor on the Date of Transfer.
- Second Life (If Applicable) Age
 - Enter the (expected) age of the Grantor's Spouse on the Date of Transfer.
- Deferral Period
 - Enter the number of years before the private annuity starts to make payments (the value grows during this deferral period, but probability of survival decreases).
- Payment Terms
 - Select the payment terms (level or graduated) for the private annuity.
- Trust Value
 - Enter the current value of the trust assets.

Pro Options

Standard	Pro	Pro-Plus

The *Pro* options include the above (*Standard*) options, in addition to the following:

Transfer Date	02/19/2024	
	(
Table2010CM Life Expectancy	89.8 / 89.8 (19.8 years)	
Grantor Yr of Death	- + 85	
	(Year 15)	
2nd Life Yr of Death	- + 85	
	(Year 15)	
# of Years Illustrated	- + 30	
Mortality Table	Table 2010CM (** Required **)	~
Estate Tax Rate (%)	- + 40.00%	
Asset Growth Rate	• + 7.00%	
	Year One Gift	
Year One Gift - + SO		
Show Grantor Pays Income Taxes?	Yes	~
% of Trust that is Income	- + 2.00%	
Income Tax Rate	- + 37.00%	
1.00%	•	60.00%

Explanation of Pro Options

- Transfer Date
 - Select the date of the asset transfer.
- Table 2010CM Life Expectancy
 - Actuarial age of death, based on the selected mortality table.



26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

- Grantor Year of Death
 - Enter the age to use as the Grantor's age at death, for the private annuity calculation.
- 2nd Person's Year of Death
 - Enter the age to use as the Grantor's Spouse's age at death, for the private annuity calculation.
- Number of Years Illustrated
 - Enter the number of years for *EstateView* to illustrate.
- Mortality Table
 - Select the mortality table for *EstateView* to use to do the Private Annuity Calculation (Table 2010CM or Table 2000CM).
- Estate Tax Rate
 - Enter the estate tax rate (default is 40%).
- Asset Growth Rate
 - Enter the expected annual growth rate of the assets (default is 7%).
- Year-1 (Seed) Gift
 - Enter the seed-gift amount.
- Show Grantor Pays Income Taxes?
 - Select to indicate whether the Trust Income will be taxed to the Trust or directly to Grantor.

- Percent of Trust that is Income
 - Select the percentage growth of the Trust, based on Income retention.
- Income Tax Rate
 - Enter the applicable income tax rate (different depending on whether Grantor's rate applies, or the Trust income tax rate).

Pro-Plus Options

	Standard	Pro	Pro-Plus
--	----------	-----	----------

The Pro-Plus options include the above (Standard and Pro) options, in addition to the following:

Year One Gift Discount Rate	- + 0.00%
Year One Gift Reportable Value	\$0.00
	Sale Value
Discountable Assets (e.g. Corp)	51 ,000,000
Discount Rate	
Discounted Amount	\$1,000,000.00
Non-Discountable Assets (e.g. cash)	5 5
Combined Value Before Discounts	\$1,000,000.00
Combined Value After Discounts	\$1,000,000.00
Annual Addi Income	5 🕈 SO
Income Tax Rate On Addl Income	• • 0.00%
1.00%	• 60.00%

Explanation of Pro-Plus Options

- Year-1 Discount Rate
 - Enter the rate to discount the Year-1 Gift.
- Year-1 Reportable Value
 - Enter the Fair Market Value (FMV) of the Year-1 Gift.
- Discountable Assets
 - Enter the FMV of discountable assets, e.g., shares in a closely held corporation.
- Discount Rate
 - Enter the rate to discount the discountable assets.
- Discounted Amount
 - This is a function of the rate of discount, multiplied by the FMV of the discountable assets.
- Non-Discountable Assets
 - Enter the FMV of non-discountable assets, e.g., cash.
- Combined Value Before Discounts
 - Enter the combined FMV of all assets (discountable & non-discountable).
- Combined Value After Discounts
 - Enter the combined FMV of all assets (discountable & non-discountable), less the discounted amount.
- Annual Additional Income
 - Enter the expected annual additional income to the Trust.
 - EstateView's NEST Calculator can help to determine this number.
- Income Tax Rate on Additional Annual Income
 - Enter the expected income tax rate for Grantor, taking into consideration the additional annual income.

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg c$ icon, or the "click to see results" button. Both methods will take you to the results screen.



*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the Private Annuity Summaries section.

				Sumi	maries & Details							Timel	ines & Charts		
rivat	e Anr	nuity Su	immaries	Alter Summary Columns	0				_						
Annuit #		irantor Age	2nd Life Age	Life Expec- Year of fancy Death	# of Years Illus- trated	Year One Gift	Value After Discounts		yment 5.75 ierms Rat		YR1 Annual Annuity	Remainder Value	Total Estate Tax Savings	Exhaustion Year Im	Exhaustion Test Requirement portant Information: ()
1		70	70	19.8 15	30	\$0	\$1,000,000	0	evel 5.20	6 11.8300	\$84,531	\$1,751,582	\$875,253	18.84	\$1,400,482
													Fit All	00% 🗖 🛶	97% Fit
_									_						
rivat	e Anr	nuity De	etails <u>Alter</u>	Detail Columns Below											
		-													
PIN	ate An	nuity 1													
how Ev	rery	- 1	1 💽 V	ear(s) 🛛 🛑 Year Of Death											Export t
	Year	Grantor	2nd Life	Probability Of Death Eac	h Beginning	Count	AddI Income (Afb	er Annuity	End Value	Estate Tax Sa	vings from Trust	Income Tax (I	Burn) on Trust	Estate Tax Savings Fr	om Total Estate I
fear	#	Age	Age	Year	Value	Growth	Taxes)	Amount	End Value	,	lssets	linc	ome	Burn	Savings
025	1	71	71	0.13%	\$1,000,000.00	\$70,000.00	\$0.00	\$84,530.8	\$985,469,15	\$39	4,187.66	(\$7,3	46.24)	\$2,938.49	\$397,126.15
2026	2	72	72	0.23%	\$985,469.15	\$68,982.84	\$0.00	\$84,530.8	\$969,921.14	\$38	7,968.46	(\$7,2	34.94)	\$6,038.17	\$394,006.62
027	3	73	73	0.36%	\$969,921.14	\$67,894.48	\$0.00	\$84,530.8	\$953,284.77	\$38	1,313.91	(\$7,1	15.86)	\$9,307.18	\$390,621.09
028	4	74	74	0.51%	\$953,284.77	\$66,729.93	\$0.00	\$84,530.8	\$935,483,85	\$37	4,193.54	(\$6,9	88,44)	\$12,754.05	\$386,947,61
029	5	75	75	0.69%	\$935,483.85	\$65,483.87	\$0.00	\$84,530.8	\$916,436,63	\$36	6,574.75	(\$6.8	52.11)	\$16,387.69	\$382,962,44
2030	6	76	76	0.90%	\$916,436.87	\$64,150.58	\$0.00	\$84,530.8	\$896,056.61	\$35	8,422.64	(\$6,7)	06.23)	\$20,217.32	\$378,639.96
031	7	77	77	1,14%	\$896,056.61	\$62,723.96	\$0.00	\$84,530.8	\$874,249.72	\$34	9,699.89	(\$6,5)	50.13)	\$24,252.58	\$373,952,47
2032	5	78	78	1,43%	\$874,249.72	\$61,197.48	\$0.00	\$84,530.8	\$850,916.35	\$34	0,365.54	(\$6,3)	53.11)	\$28,903.51	\$365,870.05
2033	9	79	79	1.74%	\$850,916.35	\$59,564.14	\$0.00	\$84,530.8	\$825,949,64	\$33	0,379.86	(\$6,2)	04,40)	\$32,980.52	\$363,360.38
2034	10	80	80	2,11%	\$825,949.64	\$57,816.47	\$0.00	\$84,530.8	\$799,235.27	\$31	9,694.11	(\$6,0	13.18)	\$37,694.43	\$357,388.54
2035	11	81	-81	2.50%	\$799,235.27	\$55,946.47	\$0.00	\$84,530.8	\$770,650,85	\$30	8,260.35	(\$5,8	08.58)	\$42,656.47	\$350,916.82
2036	12	82	82	2.93%	\$770,650.89	\$53,945.56	\$0.00	\$84,530.8	\$740,065.60	\$29	6,026.24	(\$5,5)	89.65)	\$47,878.28	\$343,904.52
2037	13	83	83	3.37%	\$740,065.60	\$51,804.59	\$0.00	\$84,530.8	\$707,339.34	\$28	2,935.74	(\$5,3)	55.40)	\$53,371.92	\$336,307.66
2038	14	84	84	3.91%	\$707,339.34	\$49,513.75	\$0.00	\$84,530.8	\$672,322.24	\$26	8,928.90	(\$5,1	04.75)	\$59,149.86	\$328,078.75
2039	15	85	85	4.42%	\$672,322.24	\$47,062.56	\$0.00	\$84,530.8	\$634,853.95	\$25	3,941.58	(\$4,8	36.55)	\$63,290.35	\$317,231.93
2040	16	86	86	4.93%	\$634,853.95	\$44,439.78	\$0.00	\$0.00	\$679,293.73	\$27	1,717.49	(\$4,8	62.35)	\$67,720.67	\$339,438.16
041	17	87	87	5,40%	\$679,293.73	\$47,550.56	\$0.00	\$0.00	\$726,844,29	\$29	0,737.72	(\$5,2)	02.71)	\$72,461.12	\$363,198.83
2042	18	88	88	5.80%	\$726,844.29	\$50,879.10	\$0.00	\$0.00	\$777,723.39	\$31	1,089.36	(\$5,5	66.90)	\$77,533.40	\$388,622.75
2043	19	89	89	6.09%	\$777,723.39	\$54,440.64	\$0.00	\$0.00	\$832,164.03	\$33	2,865.61	(\$5,9	56.58)	\$82,960.73	\$415,826.34
2044	20	90	90	6.25%	\$832,164.03	\$58,251.48	\$0.00	\$0.00	\$890,415,51		6,165.20	(\$6,3		\$85,767.99	\$444,934.19
2045	21	91	91	6.25%	\$890,415.51	\$62,329.09	\$0.00	\$0.00	\$952,744.55	\$38	1,097.84	(\$6,8		\$94,981.74	\$476,079.58
2046	22	92	92	6.09%	\$952,744.59	\$66,692.12	\$0.00	\$0.00	\$1,019,436.7	\$40	7,774.69	(\$7,2)		\$101,630,47	\$509,405.15
2047	23	93	93	5.76%	\$1,019,436,71	\$71,360.57	\$0.00	\$0.00	\$1,090,797.2	3 \$43	6,318.91		07.87)	\$108,744.60	\$545,063,51
	24	94	94	5.29%	\$1,090,797,28	\$76,355.81	\$0.00	\$0.00	\$1,167,153.0		6,861.24		54,42)	\$116,356.72	\$583,217.96
2048	25	95	95	4.71%	\$1,167,153.09	\$81,700.72	\$0.00	\$0.00	\$1,248,853.8		9,541.52	(\$8,9)		\$124,501.69	\$624,043.22
	26	96	96	4,05%	\$1,248,853,81	\$87,419.77	\$0.00	\$0.00	\$1,336,273.5		4,509.43	(\$9,5		\$133,216,81	\$667,726.24
					\$1,336,273,58	\$93,539.15	\$0.00	\$0.00	\$1,429,612.7	\$57	1,925.09	(\$10.2	34.521	\$142,541,99	\$714,467,08
2049 2050 2051	20 27 28	97 98	97 98	3.37%	\$1,336,273,36		\$0.00	\$0.00	\$1,529,899.6		1,959.85	(\$10.9		\$152,519.93	\$764,479,77

*Display depicts Pro-Plus mode. Standard and Pro modes will contain less detail and information.

Private Annuity Summaries

This top portion shows the totals for the Private Annuity, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the ⁽¹⁾ icon. Clicking the ⁽²⁾ icon will hide the summaries portion.

Summaries & Defails								Timelines & Charle								
rivate /	Annuity S	ummaries	Alter Summ	ary Columns	@ ©											
Annulty	Grantor Age	2nd Life Age	Life Expec- tancy	Year of Death	# of Years Illus- trated	Year One Gift	Value After Discounts	Deferral Period	Payment Terms	s 7520 Rate	Annuity Factor	VR1 Annual Annuity	Remainder Value	Total Estate Tax Savings	Exhaustion Year	Exhaustion Test Requirement Important Information:
	70	70	19.8	15	30	50	\$1,000,000	0	Level	5.20%	11.8300	584.551	\$1,751,582	\$875.253	18.84	\$1,400,482

Private Annuity Details

The data is in a spreadsheet format, arranged by year, grantor age, beginning values (by year), growth or use of funds, additional income, ending values (by year), estate tax savings, and probability of survival or death per year.

Pm	ate Ar	annuty 1			Private Annuity 1													
how E	very	1	💽 Yea	ar(s) 🛛 Vear Of Death								۲	Beport to Exce					
Year	Year #	Grantor Age	2nd Life Age	Probability Of Death Each Year	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					
2025	1	71	74	0.13%	\$1,000,000.00	\$70,000.00	\$0.00	\$84,530.85	\$985,469,15	\$394,187.66	(\$7,345,24)	32,938.49	\$397,126.15					
2026	2	72	72	0.23%	\$985,469.15	568,982.84	50.00	\$84,530.85	\$969,921.14	\$357,968.46	(\$7,204.94)	36,028/17	\$394,006.62					
1327	3	73	73	0.36%	\$969,921.14	\$57,894.48	\$0.00	\$84,530.85	\$953,284,77	\$381,513.91	(\$7,115.86)	\$9,807.18	\$390,621.00					
328	4	74	74	0.51%	\$953,284.77	\$66,729.93	\$0.00	\$84,530.85	\$935,483,85	\$374,193.34	(\$6,958.44)	\$12,754:06	\$356,947,61					
029	5	75	75	0.69%	\$935,483.95	\$85,483.87	\$0.00	\$84,530,85	\$916,436,87	\$366,574.75	(\$6,052,77)	\$10,347,68	\$352,962.44					
030	€	76	76	0.90%	\$916,436.97	\$64,150.58	\$0.00	\$84,530.85	\$096,036.61	\$356,422,64	(\$6,700.23)	\$20,217,32	\$378,639.96					
031	7	77	77	1.14%	\$896,056,61	\$62,723.96	\$0.00	\$84,530,85	\$874,249,72	\$349,699,89	(\$6,550.13)	\$24,252,58	\$373,952.47					
332	8	75	78	1.43%	5874,249.72	\$61,197.48	\$0.00	\$84,530.85	\$850,916.35	\$340,366.34	(\$6,353.11)	\$28,500,51	\$366,870.05					
033	ç	79	79	1.74%	\$850,916.35	\$59,564.14	\$0,00	\$\$4,530.85	\$825,949.64	\$330,379.86	(\$6,204,40)	\$32,980.52	\$363,360.38					
034	10	80	80	2.11%	\$825,949.64	\$57,816.47	\$0.00	\$84,530.85	\$799,235.27	\$319,694.11	(\$6,013.18)	\$37,694,48	\$357,388.54					
035	33	\$1	81	2.50%	\$799,235.27	\$55,946.47	\$0.00	\$\$4,530.85	\$770,650.59	\$308,260.35	(\$5,600.55)	142,656,47	\$350,916.82					
360	52	82	82	2.95%	\$770,650.89	\$53,945.56	\$0.00	\$84,530.85	\$740,065,60	\$296,026.24	(\$5,583,65)	\$47,878.28	\$343,904.52					
037	13	83	83	3.37%	\$740,065.60	\$51,804.59	\$0.00	\$84,530.85	\$707,339.34	\$282,935.74	(\$5,355,40)	\$53,371.92	\$336,307.66					
038	14	54	84	3.91%	\$707,339.54	\$49,515.75	\$0.00	\$84,530.85	\$672,522.24	\$268,928.90	(\$5,104.75)	359,749,88	\$328,078.75					
039	15	85	85	4.42%	\$672,322.24	\$47,062.56	\$0.00	\$84,530.85	\$634,853.95	\$253,941.58	(\$4,859.03)	\$63,198,35	\$317,231.93					
040	36	86	86	4.93%	\$634,853.95	\$44,439,78	\$0.00	\$0.00	\$679,293,73	\$271,717.49	(\$4,863.55)	\$67,728,67	\$339,438.16					
041	37	57	87	5.40%	\$679,293.73	\$47,590.56	\$0.00	\$0.00	\$726,844,29	\$290,737.72	(\$5,202.77)	\$72,401.12	\$363,198,03					
342	18	35	88	5.80%	\$726,844.29	\$50,879.10	\$0.00	\$0.00	\$777,723.39	\$311,089.36	(\$5,555.90)	\$77,533.40	\$388,622.75					
343	59	39	59	6.09%	\$777,723.89	\$54,440.64	50.00	\$0.00	\$832,154,03	\$332,865.61	(\$5,055,55)	\$82,960.73	\$415,826.34					
044	20	90	90	6.25%	\$832,164.03	\$58,291.49	\$0.00	\$0.00	\$890,415,51	\$356,166.20	(\$6,273,54)	\$60,767.99	\$444,934.19					
045	21	91	91	6.25%	\$890,415.51	\$62,329.09	\$0.00	\$0.00	\$952,744,50	\$381,097,84	(\$6,819,60)	\$94,981.74	\$476,079.58					
046	22	92	92	6.09%	\$952,744.59	\$66,692.12	\$0.00	\$0.00	\$1,019,436.71	\$407,774.69	(\$7,297.07)	3101,630,47	\$509,405.15					
047	23	93	93	5.76%	\$1,019,436.71	\$71,360.57	\$0.00	\$0.00	\$1,090,797.28	\$430.518.91	(\$7,007,07)	\$100,704.60	\$545,063.51					
048	24	94	94	5.29%	\$1,090,797.28	176,355.81	\$0,00	\$0.00	\$1,167,153.09	\$466,061.24	(\$8,954,42)	\$116,386.72	\$553,217.96					
149	25	95	95	4.71%	\$1,167,153,09	\$81,700.72	\$0.00	\$0.00	\$1,248,853.81	\$499,541.52	(\$8,959,23)	\$124,501.69	\$624,043.22					
050	26	96	96	4,05%	\$1,248,853.81	\$87,419.77	\$0.00	\$0.00	\$1,336,273.38	\$534,509.43	(\$9,564,97)	\$133,216.01	\$667,726.24					
051	27	97	97	3.37%	\$1,336,273.58	193,539.15	\$0.00	\$0.00	\$1,429,812.73	\$571,925.09	(\$10,234,52)	\$142,541.55	\$714,467.08					
052	28	98	98	2.71%	\$1,479,812.73	\$100,086,89	\$0.00	\$0.00	\$1,529,899,62	\$611,959,55	(\$10,950,94)	\$152.510.03	\$764,479,77					

These details may be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Timeline

This chart shows the beginning value, growth, and annuity amounts for each year, up to the "# of Years Illustrated" input value.



Probability of Survival by Age

This chart starts at the Grantor's Age and shows the probability they will survive, to each age, up to the "# of Years Illustrated" input value.



Trust Value over Time

This chart shows the value of the trust, starting from the Transfer Date up to the "# of Years Illustrated" input value.



Grantor Retained Annuity Trusts (GRATs)

EstateView includes a calculator to assist planners in organizing and preparing for Grantor Retained Annuity Trusts (GRATs). We have included some helpful information and tips to guide you in your planning process.

A GRAT is a type of irrevocable trust that is sometimes used to help minimize gift tax exposure on large gifts to family members. The Grantor establishes the Trust for a term of years and receives annual payments from the Trust. The payment amounts are preset by the terms of the Trust Agreement.
Upon completion of the annual (or more frequent) payments, the Trust beneficiaries (typically descendants) can benefit from the remaining Trust Assets. This is without these assets being subject to estate tax on the death of the Grantor (or the Grantor's spouse). If the IRS questions the value of assets placed into the GRAT, and proves higher valuations, the GRAT payments to the Grantor are then increased. This is instead of exposing the Grantor to increased income taxes.

Danger, Planner Robinson! Danger!
1. If the Grantor fails to outlive the Trust Term, the assets will all be includable in his/her taxable estate. Appropriate Life Expectancy Planning is essential for all Grantor Retained Trusts!
2. The GRAT assets cannot efficiently be Generation-Skipping Transfer Tax (GST) exempt, without additional complex planning.
3. The GRAT "hurdle" rate is the 7520 rate, which is usually higher than the long term applicable federal rate that can be used for an Installment Sale.



Professor Hesch's Planning Tips

Most GRATs are "zeroed out" or "almost zeroed out." This means that the payments are set high enough that the transfer of assets to the GRAT is not considered to be a gift for gift tax purposes, or is considered to be a relatively small gift amount.

GRAT Options

Starting with the top pane, we find the EstateView options: "Standard," "Pro," and "Pro-Plus."

	Click to see results		
Standard	Pro	Pro-Plus	
상 Move to Left (중) Screenshot		110-1103	
GRAT 1		Duplicate	Delete
§ 7520 Rate		5.20%	
ferm of GRAT (max: 300)		10	
Payment Terms	Level		•
Annual Growth Rate	8	7.50%	
Trust Value		\$1,000,000	

The calculator opens in *Standard* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Standard, Pro,* and *Pro-Plus*), with each providing more planning options than the last.

Standard	Pro	Pro-Plus
∯ Move to Left ③ Screenshot		

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

• By clicking the data entry screen and the results screen. On this screen, the symbol is accompanied by *Move to Left*, and on the results screen it includes *Center*.

	CID Contraction Contailing Calls (Contract Canals Canals	-		
			Not Note: Note	ed:
Touton.		T THE ADDRESS OF THE PARTY OF T	© Did sease of Seases, in Seases, in	Sales Pressy

• By clicking the ^(O) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Standard Options

The following depicts what a user might see under the *Standard* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

Grantor Retained Annuity Trust		
	Click to see results	
Standard	Pro	Pro-Plus
⊣¦⊔ Move to Left ③ Screenshot		
GRAT 1		Duplicate Delete
§ 7520 Rate		5.20% +
Term of GRAT (max: 300)		10 主
Payment Terms	Level	~
Annual Growth Rate		7.50%
Trust Value		\$1,000,000 +

Once you fill in the information, above, you can either click the $\neg \neg$ (Move to Left) icon, or the "click to see results" button, at the top. Both methods will take you to the results screen.

Explanation of Standard Options

- § 7520 Rate
 - Select the § 7520 rate to use for the calculation (default is 5.40%)



26 U.S. Code § 7520(a) prescribes that the valuation of any annuity, interest for life or term of years, or remainder or reversionary interest, is to be determined according to (1) Tables prescribed by the Secretary and (2) Using an interest rate equal to 120% of the Federal Midterm Rate for the month of the valuation date.

(additions and exceptions apply – see the Code section for detail)

- Term of GRAT
 - Enter the GRAT term in years (Max: 300).
- Payment Terms
 - Select the payment terms for the GRAT calculation (Level, +20% Annually).
- Asset Growth Rate
 - Enter the expected annual growth rate of the assets (default is 7%).
- Trust Value
 - Enter the current value of the assets.

Pro Options

7		
Standard	Pro	Pro-Plus

The *Pro* options include the above (*Standard*) options, in addition to the following:

Transfer Date	02/19/2024
	-
Grantor Age (Nearest Birthday) 🔲	• • 70
Table2010CM Life Expectancy	85.4 (15.4 years)
Grantor Yr of Death	- + 85
	(Year 15)
# of Years Illustrated	• • 30
Show Grantor Pays Income Taxes?	Yes 🗸
% of Trust that is Income	2.00% +
Income Tax Rate	30.00% +
1.00%	60.00%

Explanation of Pro Options

- Transfer Date
 - Select the date of the asset transfer.
- Grantor Age
 - Enter the age of the Grantor on the Date of Transfer.
- Table 2010CM Life Expectancy
 - Actuarial age of death, based on the selected mortality table.



26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

- Grantor Year of Death
 - Enter the age to use as the Grantor's age at death, for the private annuity calculation.
- Number of Years Illustrated
 - Enter the number of years for *EstateView* to illustrate.
- Gift Value Setting (\$ / %)
 - Choose the Gift Value Setting (\$ Flat, % of Value).
- Target Gift Value
 - Enter the Target Gift Value, as a percentage or dollar amount.
- Show Grantor Pays Income Taxes (IF Yes is selected)
 - Percent of Trust that is Income
 - Income Tax Rate (to apply)

Pro-Plus Options

Standard Pro	Pro-Plus
--------------	----------

The *Pro-Plus* options include the above (*Standard* and *Pro*) options, in addition to the following:

Discountable Assets (e.g. Corp)		\$1,000,000	•
Discount Rate		0.00%	•
Discounted Amount	\$1,000,000.00]
Non-Discountable Assets (e.g. cash)	-	\$0	•
Combined Value Before Discounts	\$1,000,000.00		
Combined Value After Discounts	\$1,000,000.00		
Annual Addi Income (e.g. dividends)	-	\$0	•
Income Tax Rate On Addi Income	-	0.00%	•
1.00% 🔵			60.00%

Explanation of Pro-Plus Options

- Discountable Assets
 - Enter the FMV of discountable assets, e.g., shares in a closely held corporation.
- Discount Rate
 - Enter the rate to discount the discountable assets.
- Discounted Amount
 - This is a function of the rate of discount, multiplied by the FMV of the discountable assets.
- Non-Discountable Assets
 - Enter the FMV of non-discountable assets, e.g., cash.
- Combined Value Before Discounts
 - Enter the combined FMV of all assets (discountable & non-discountable).
- Combined Value After Discounts
 - Enter the combined FMV of all assets (discountable & non-discountable), less the discounted amount.
- Annual Additional Income
 - Enter the expected annual additional income to the Trust.
 - EstateView's NEST Calculator can help to determine this number.
- Income Tax Rate on Additional Assets
 - Enter the Grantor's applicable income tax rate

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg c$ icon, or the "click to see results" button. Both methods will take you to the results screen.



*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the GRAT Summaries section

					Summaries & De	taik							Timeling	is & Charts			
RAT S	Summari	es Alter	Summary Co	olumns 💿	0												
GRAT	Term of GRAT	Granto Age	r Life Ex tand				Value After Any Discounts	Growth Rate	9 7520 Rate	YR1 Annuity Amount	Annuity Factor	Value of Annuity	Gift Value	Remainder Value	Probability Grantor Survives Term		Estate Ta Savings
1	10	70	15/	4 15	30	Level	\$1,000.000	7.50%	5.20%	\$104,612	7.6473	\$799,998	\$200.002	\$2,468.321	73.22%	\$1.	.057.020
														Fit All	100%	100%	Fit W
PATI	Dotaile	Alter Detail	Columns B	alcau					=								
		Miter Detail	Columns B	ciuw													
GRAT	11																
now Ev	ery 🗖	1	Vear(s)	Vear Of Dea	ath 🛛 End Of 1	Term									٢	- <mark>-</mark> 6	oport to l
ear Ye	ar # Begin	ning Value	Growth	Annuity Amount	End Value Es	tate Tax Savings From Tr	ust Assets										
			\$75,000.00	\$104,612.09	\$970,387.91	\$0.00											
			\$72,779.09	\$104,612.09	\$938,554.91	\$0.00											
2027	3 \$93	8,554.91	\$70,391.62	\$104,612.09	\$904,334.44	\$0.00											
028	4 \$90	4,334,44	\$67,825.08	\$104,612.09	\$857,547.43	\$0.00											
029	5 \$86	7,547.43	\$65,066.06	\$104,612.09	\$828,001.40	\$0.00											
030	6 \$82	8,001.40	\$62,100.10	\$104,612.09	\$785,489.41	\$0.00											
2031	7 \$78	5,489.41	\$58,911.71	\$104,612.09	\$739,789.03	\$0.00											
2032	8 \$73	9,789.03	\$55,484.18	\$104,612.09	\$690,661.12	\$0.00											
2033	9 \$69	0,661.12	\$51,799.58	\$104,612.09	\$637,848.61	\$0.00											
2034	10 563	7,848.61	\$47,838.65	\$104,612.09	\$581,075.17	\$152,429.40											
035	11 \$58	1,075.17	\$43,580.64	\$0.00	\$624,655.81	\$169,861.66											
2036	12 \$62	4,655.81	\$46,849.19	\$0.00	\$671,505.00	\$188,601.34											
2037	13 \$67	1,505.00	\$50,362.88	\$0.00	\$721,867.88	\$206,746.49											
2038	14 \$72	1,867.88	\$54,140.09	\$0.00	\$776,007.97	\$230,402.52											
1039	15 \$77	6,007.97	\$58,200.60	\$0.00	\$834,208.57	\$253,682.76											
2040	16 \$83	4,208.57	\$62,565.64	\$0.00	\$896,774.21	\$278,709.02											
2041	17 \$89	6,774.21	\$67,258.07	\$0.00	\$954,032.28	\$305,612.25											
042	18 \$96	4,032.28	\$72,302.42	\$0.00	\$1,036,334.70	\$334,533.22											
043	19 \$1,0	36,334.70	\$77,725.10	\$0.00	\$1,114,059.80	\$365,623,26											
2044	20 \$1,1	14,059.00	\$83,554.48	\$0.00	\$1,197,614.28	\$399,045.05											
			\$89,821.07		\$1,287,435.35	\$434,973.48											
2046	22 \$1,2	87,435.35	\$96,557.65	\$0.00	\$1,383,993.00	\$473,596.54											
2047	23 \$1,3	83,993.00	\$103,799.48	\$0.00	\$1,487,792.48	\$515,116.33											
2048	24 \$1,4	87,792.48	\$111,584,44	\$0.00	\$1,599,376.92	\$559,750.10											
2049	25 \$1,5	99,376.92	\$119,953.27	\$0.00	\$1,719,330.19	\$607,731.41											
2050	26 \$1,7	19,330.19	\$128,949.76	\$0.00	\$1,848,279.95	\$659,311.32											
051	27 \$1,8	48,279.95	\$138,621.00	\$0.00	\$1,986,900.95	\$714,759.72											
2052	28 \$1,9	86,900.95	\$149,017.57	\$0.00	\$2,135,918.52	\$774,366.74											
2053	29 \$2,1	35,918.52	\$160,193.89	\$0.00	\$2,296,112,41	\$838,444.30											
2054	50 \$2,2	95,112,41	\$172,208.43	\$0.00	\$2,468,320.84	\$907,327.67											
															100%		

*Display depicts Pro-Plus mode. Standard and Pro modes will contain less detail and information.

GRAT Summaries

This top portion shows the totals for the GRAT, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the ⁽ⁱ⁾ icon. Clicking the ⁽ⁱ⁾ icon will hide the summaries portion.

Summaries & Details													Timeline	s & Charts		
GRAT S	ummarie	Alter Sur	nmary Columns	@ @												
GRAT	Term of GRAT	Grantor Age	Life Expec- tancy	Wear of Death	# of Years Illus- trated	Payment Terms	Value After Any Discounts	Growth Rate	6 7520 Rate	YR1 Annuity Amount	Annuity Factor	Value of Annuity	Gift Value	Remainder Value	Probability Grantor Survives Term	Total Estate Ti Savings
4	10	70	15.4	15	30	Level	\$1,000,000	7.50%	5.20%	\$104,612	7.6473	\$799,998	\$200,002	\$2,468,321	73.22%	\$1,057,020

GRAT Details

The data is in a spreadsheet format, arranged by year, grantor age, beginning values (by year), growth or use of funds, additional income to the GRAT, ending values (by year), various estate tax savings categories, and probability of survival or death per year.

Every Year I 1 2 3	# Beginning Value \$1,000,000.00) 😑 Year Of Deat	th End o	
1					2f Term
	\$1,000,000,00	Growth	Annuity Amount	End Value	Estate Tax Savings From Trust Assets
		\$75,000.00	\$104,612,09	\$970,387.91	\$0.00
- 3	\$970,387.91	\$72,779.09	\$104,612.09	\$938,554.91	\$0.00
	\$938,554.91	\$70,391.62	\$104,612.09	\$904,334.44	\$0.00
- 4	\$904,334.44	\$67,825.08	\$104,612.09	\$867,547.43	\$0.00
5	\$867,547.43	\$65,066.06	\$104,612,09	\$828,001.40	\$0.00
6	\$828,001.40	\$62,100.10	\$104,612.09	\$785,489.41	\$0.00
7	\$785,489.41	\$58,911.71	\$104,612,09	\$739,789.03	\$0.00
8	\$739,789.03	\$55,484.18	\$104,612.09	\$690,661.12	\$0.00
9	\$690,661.12	\$51,799.58	\$104,612.09	\$637,848.61	\$0.00
10	\$637,848.61	\$47,838.65	\$104,612.09	\$581,075.17	\$152,429.40
- 11	\$581,075.17	\$43,580.64	\$0.00	\$624,655.81	\$169,861.66
12	\$624,655.81	\$46,849.19	\$0.00	\$671,505.00	\$188,601.34
13	\$671,505.00	\$50,362.88	\$0.00	\$721,867.88	\$208,746.49
- 14	\$721,867.88	\$54,140.09	\$0.00	\$776,007.97	\$230,402.52
15		\$58,200.60		\$834,208.57	\$253,682.76
16	\$834,208.57	\$62,565.64	\$0.00	\$896,774.21	\$278,709.02
17	\$896,774.21	\$67,258.07	\$0.00	\$964,032.28	\$305,612.25
18	\$964,032.28	\$72,302.42	\$0.00 \$	1,036,334.70	\$334,533.22
19		\$77,725.10	\$0.00	\$1,114,059.80	\$365,623.26
- 20	\$1,114,059.80	\$83,554.48	\$0.00	\$1,197,614.28	\$399,045.05
21	\$1,197,614.28	\$89,821.07		\$1,287,435.35	\$434,973.48
22	\$1,287,435.35	\$96,557.65		\$1,388,993.00	\$473,596.54
23	\$1,383,993.00	\$103,799.48	\$0.00	1,487,792,48	\$515,116.33
24		\$111,584.44		\$1,599,376.92	\$559,750.10
- 25					\$607,731.41
26	\$1,719,330.19	\$128,949.76	\$0.00	1,848,279.95	\$659,311.32
27	\$1,845,279.95	\$138,621.00	\$0.00 5	\$1,986,900.95	\$714,759.72
28	\$1,986,900.95	\$149,017.57	\$0.00 \$	2,135,918.52	\$774,366.74
29	\$2,135,918.52	\$160,193.89	\$0.00	2,296,112.41	\$838,444.30
30	\$2,295,112,41	\$172,208.43	\$0.00 5	\$2,468,320.84	\$907,327.67
2 2 2 2	6 7 8 9	6 \$1,719,330.19 7 \$1,848,279.95 8 \$1,986,900.95 9 \$2,135,918.52	16 \$1,719,330,19 \$128,949,76 17 \$1,848,279,95 \$138,621,00 18 \$1,986,900,95 \$149,017,57 9 \$2,135,918,52 \$160,193,89	16 \$1,719,330.19 \$128,949.76 \$0.00 \$ 17 \$1,848,279.95 \$138,621.00 \$0.00 \$ 18 \$1,986,900.95 \$145,017.57 \$0.00 \$ 19 \$2,135,918.52 \$160,193.89 \$0.00 \$	6 \$1,719,330,19 \$128,949,76 \$0,00 \$1,848,279,95 7 \$1,046,279,95 \$130,621,00 \$0,300 \$1,968,900,98 8 \$1,966,900,95 \$148,017,57 \$0,00 \$2,139,182,59 9 \$2,158,918,52 \$146,017,57 \$0,00 \$2,139,182,59 9 \$2,158,918,52 \$146,017,57 \$0,00 \$2,268,112,41

These details may be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Timeline

This chart shows the beginning value, growth, and annuity amounts for each year, up to the "# of Years Illustrated" input value.



Probability of Survival by Age

This chart starts at the Grantor's Age and shows the probability they will survive, to each age, up to the "# of Years Illustrated" input value.



Trust Value over Time

This chart shows the value of the trust, starting from the Transfer Date up to the "# of Years Illustrated" input value.



Rolling GRATs

EstateView includes a calculator to assist planners in organizing and preparing for Rolling Grantor Retained Annuity Trusts (Rolling GRATs). We have included some helpful information and tips to guide you in your planning process.





	Professor Hesch's Planning Tips
	1. The "Level" Payment Terms provide consistent cash flow out of the GRAT over the term of the Trust.
Å	2. The "Increasing 20% Annually" option allows for the assets to grow longer within the Trust before investments must be transferred to a new Trust.
	3. The "90% Yr 1 / 10% Yr 2" option allows for most of the assets to be paid out from the GRAT in the first year. This provides the most flexibility of the Payment Terms inputs, as assets can be moved out of the GRAT almost completely after just one year.

Rolling GRAT Options

	Click to see results		
r			
Pro		Pro-Plus	
','⊢ Move to Left ③ Screenshot			
Rolling GRATs 1			Duplicate Delete
Transfer Date	02/05/2024		
§ 7520 Rates	Click to Input § 7520 Rates		
Growth Rates	Click to Input Growth Rates		
Grantor Age (Nearest Birthday) 📖		70	•
Date of Birth:	Age at Nearest Birthday: 0		
dd/mm/yyyy			
Table2010CM Life Expectancy	85.4 (15.4 years)		
Grantor Yr of Death		85	•
Clantor II of Death	(Year 15)		
# of Years Illustrated		16	•
Payment Terms	Level		~
Gift Value Setting (\$ / %)	Percentage of Value		~
Target Gift Value		1.00%	+
Estate Tax Rate (%)		40.00%	+
Income Tax Rate (Times Remainder Trust Value)		2.00%	•
Trust Value		\$1,000,000	•
Click Pro-Plus for the following:			
Contributing Discounted Assets			

Starting with the top pane, we find the EstateView options: "*Pro*," and "*Pro-Plus*."

The calculator opens in *Pro* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Pro,* and *Pro-Plus*), with each providing more planning options than the last.

Рго	Pro-Plus
☆ Move to Left ⓒ Screenshot	

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

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• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Pro Options

The following depicts what a user might see under the *Pro* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

Rolling Grantor Retained Annuity Trust	
	Click to see results
Рго	Pro-Plus
- Hove to Left () Screenshot	
Rolling GRATs 1	Duplicate Delete
Transfer Date	02/05/2024
§ 7520 Rates	Click to Input § 7520 Rates
Growth Rates	Click to Input Growth Rates
Grantor Age (Nearest Birthday) 📷	- 70 +
Date of Birth: dd/mm/yyyy	Age at Nearest Birthday: 0
Table2010CM Life Expectancy	85.4 (15.4 years)
Grantor Yr of Death	• 85 • • (Year 15)
# of Years Illustrated	■ 16
Payment Terms	Level
Gift Value Setting (\$ / %)	Percentage of Value
Target Gift Value	- 1.00% +
Estate Tax Rate (%)	- 40.00% +
Income Tax Rate (Times Remainder Trust Value)	2.00%
Trust Value	\$1,000,000
Click Pro-Plus for the following: Contributing Discounted Assets 	

Explanation of Pro Options

- Transfer Date
 - Select the date of the asset transfer.
- Highest Available § 7520 Rate
 - Select the § 7520 rate to use for the calculation.



26 U.S. Code § 7520(a) prescribes that the valuation of any annuity, interest for life or term of years, or remainder or reversionary interest, is to be determined according to (1) Tables prescribed by the Secretary and (2) Using an interest rate equal to 120% of the Federal Midterm Rate for the month of the valuation date.

(additions and exceptions apply - see the Code section for detail)

- Grantor Age
 - Enter the age of the Grantor on the Date of Transfer.
- Table 2010CM Life Expectancy
 - Actuarial age of death, based on the selected mortality table.



26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

- Grantor Year of Death
 - Enter the age to use as the Grantor's age at death, for the private annuity calculation.
- Number of Years Illustrated
 - Enter the number of years for *EstateView* to illustrate.
- Payment Terms
 - Select the payment terms for the CLAT calculation (Level, +20%, 90%Yr 1 / 10%Yr 2)

- Gift Value Setting (\$ / %)
 - Choose the Gift Value Setting (\$ Flat, % of Value).
- Target Gift Value
 - Enter the Target Gift Value, as a percentage or dollar amount.
- Estate Tax Rate
 - Enter the Grantor's estimated Estate Tax Rate
- Income Tax Rate
 - Enter the income tax rate, based on the client's income level (1% 60%)
- Trust Value
 - o Enter the current value of the assets

Pro-Plus Options

Pro Pro-Plus

The *Pro-Plus* options include the above (*Pro*) options, in addition to the following:

Payment Terms	Level		~
Gift Value Setting (\$ / %)	Percentage of Value		、 、
Target Gift Value	-	1.00%	
Estate Tax Rate (%)	-	40.00%	
Income Tax Rate (Times Remainder Trust Value)		2.00%	
Discountable Assets		\$1,000,000	
Discount Rate		0.00%	
Value Before Discounts	\$1,000,000.00		
Value After Discounts	\$1,000,000.00		

Explanation of Pro-Plus Options

- Discountable Assets
 - Enter the FMV of discountable assets, e.g., shares in a closely held corporation.
- Discount Rate
 - Enter the rate to discount the discountable assets.
- Value Before Discounts
 - Enter the combined value of assets before discounts.
- Value After Discounts
 - Enter the combined value of assets after discounts.

Using the Results Screen

After entering the necessary information from above (using *Pro*, or *Pro-Plus*), you can either click the $\neg c$ icon, or the "click to see results" button. Both methods will take you to the results screen.

Home							(B)	Generated	Exploration She	w With Cleans	Help - Colimboor	Account	Hamor				
Rolling Grantor I	Retained Annuity										Sommarke	a Details					
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noat)		2024		70			\$3		\$1,005,000		\$1,030,000	_	2	1.80	211	35	\$2
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i'mn'yyy 🗖	linte	2226		72	4.53%	4,62%	\$64,112		\$1,095,789		\$1,160,637		25,647	\$1,252	11252	6812	\$26,160
442010CM Life		2527		75	15.61%	5.42%	\$111,55		\$1,233,259		\$1,542,702		\$44,745	SILAT	EX.721	11400	\$46,255
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ntor 'It of Death	8 8	2030		76	25.94%	2.40%	\$172,29		\$950,938		\$1,131,230		\$68,918	\$3,440	\$17,254	\$4,906	\$75,823
HEDP IT ON LINUTY	Clear.	2251		77	14.52%	3.02%	\$420,67		\$869,257		\$1,295,878		\$171,645	\$4,582	110,415	\$11,568	\$185,214
10110-10110-0012		2132	4	76	Z.12%	2,40%	\$456,45	1	\$829,715		\$1,326.155		1.580	\$9.909	1222.841	\$15,574	\$214,156
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ment Terms	Lavel V	2034	10	80	13.52%	1.00%	\$829.96		\$915,106		\$1,744,667		\$331,625	\$10,531	\$21,854	\$12,7,14	\$364,579
		2035	11	81	1.38%	2,23%	\$520.03	£	5848,714		51,768,743		\$368,012	118,401	2101.416	5400947	\$408,579
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		3037	0 190	83	21,669	2.21%	\$1,413,81	9	\$991,307		12,405,126		\$563.528	128,376	5191 AV1	\$16,752	\$642,280
et Git Value	1.00%	2016	14	84	423.5	2.42%	\$1,440.37	2	1055.017		12,303,200		\$379,349	128.957	\$220,048	100.318	\$557,555
and and and		2139	15	85	31,21%	2,63%	\$1,941,83	0	\$474,293		\$2,416,113		\$776.728	634,934		8191445	\$908,172
te Tax Rate (%)	40.00%	2040	18	26	18.62%	3.42%	\$2,564,92	5	\$0		12,364,983		\$1.025.993	SNT SCO	8441.770	\$ 176,702	\$1,212,805
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*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.

2. The center pane of the Results Screen contains the Summaries and Details Section.
Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the GRAT Summaries section.

									- Summaries &	Details					
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Roll		Initial Value	Discount Rate	Payment Terms	Grantor Age	IRS 2010CM Life Expectancy	Number of GRAIs	Years Illustrated	Average Annual Growth Rate	Total Reportable Gifts	Total In Remainder Trosts	Total in GRAIs	Estate Tax Savings From Remainder Trusts	Estate Tax Savings From Burn	Total Estate Tax Savings
1	1	\$1,000,000	0.00%	Level	70	15.4	15	16	8.32%	\$95,968	\$2,564,983	\$0	\$1,025,993	\$53,335	\$1,079,328
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	Year	Grantor	Rate of	\$ 7520	Vear-End Total is	in Domaindor	Year-Fod Total in	Vote End Tot	al in GRATs and Remainde	e Estato Tay Sa	rings from Remainder	"The	Comulative Burn and Lost	Estate Tax Savings from	Total Estate Tax
Year		Age	Return	Rate	Trust		GRATS	THE STORE THE	Trusts	Schene law of	Trusts	Burn*	Growth	Burn	Savings
2024	0	70	100000		50		\$1,000,000		\$1,000,000		50	50	50	50	\$2
2025	1	71	10,74%	5.40%	30		\$1,107,400		\$1,107,400		\$0	30	30	30	\$2
2025	Z	72	4.03%	4.00%	\$64.1	18	\$1,096,769		\$1,160,887		525,647	\$1,202	\$1,282	5515	\$20,160
	12	75	15,61%	5/10%	\$111.6	2.06	\$1,230,239		\$1,342,102		\$44,745	\$2.25)	\$5,720	\$1,088	\$46,233
2027				5,60%	\$1156		\$1,200.036		\$1,415,649		\$86,245	54.512	\$5,255	53,244	\$59,540
		74	5,4854												
2028	4	74	5,48%						\$895.229		\$54723	52,796	\$10.972	54 389	\$50 111
2027 2028 2029 2030	5 6	75	-36.55 %	4,40%	\$136.8	805	\$761,423		\$895,229 \$1,131,230		\$54,723	52,736	\$10,972 \$17,974	54,389	\$59,111
2028 2029 2030	5 6 7	75 76	-36.55 % 25.94%	4.40% 2.40%	\$136.8 \$172.2	805 294	\$761,423 \$955,936		\$1,131,230		\$68,918	\$3,445	\$17,284	16,505	\$75,523
2028 2029 2030 2030	5 6 7 8	75 76 77	-36.55 % 25.94% 14.82%	4,40% 2,40% 3,60%	\$136.8 \$172.2 \$429.8	805 294 621	\$761,423 \$955,936 \$860,257		\$1,131,230 \$1,208,878		568,918 5171,845	\$0,445 \$8,502	\$17,264 \$28,419	\$6,506 \$11,366	\$75,523 \$183,214
2028 2029 2030 2031 2032	5 6 7 6 9	75 76 77 78	-36.55 % 25.94% 14.83% 2.10%	4.40% 2.40% 3.60% 2.40%	\$136.8 \$172.2 \$420.8 \$450.4	805 294 821 450	\$761,423 \$955,936 \$860,257 \$029,705		\$1,131,230 \$1,208,878 \$1,326,155		568,918 5171,848 5190,550	\$3,446 \$8,507 \$9,929	\$17,264 \$28,416 \$28,941	16,506 \$11,066 \$15,570	\$75,523 \$183,314 \$214,156
2028 2029 2030 2031 2032 2032	5 9	75 76 77 78 79	-36.55 % 25.94% 14.82% 2.10% 13.69%	4,40% 2,40% 3,00% 2,40% 1,40%	51368 51722 64298 54504 54504 54504	806 294 621 450 480	\$761,423 \$955,936 \$869,257 \$829,705 \$917,393		\$1,131,230 \$1,208,878 \$1,326,155 \$1,536,001		968,918 5171,848 5190,550 5247,793	\$3,445 \$8,500 \$9,925 \$12,380	\$17,264 \$26,419 \$20,941 \$57,510	\$6,506 \$11,366 \$15,579 \$23,007	\$75,823 \$183,214 \$214,196 \$270,802
2028 2029 2030 2031 2032 2033 2034	6 9 10	75 76 77 78 79 80	-36.55 % 25.94% 14.82% 2.10% 13.69% 13.52%	4.40% 2.40% 3.0% 2.40% 1.40% 1.00%	51368 51722 64298 54564 54564 54564 54564 54564 545295	805 294 450 400 561	\$761,423 \$955,936 \$869,257 \$029,705 \$917,393 \$913,106		\$1,131,230 \$1,208,878 \$1,326,155 \$1,536,001 \$1,744,867		568,918 5171,848 5190,560 5247,793 5331,825	80,446 68,500 89,925 81,2,360 81,0,991	517,284 528,419 520,94 557,510 501,000	\$6,506 \$11,366 \$15,570 \$22,007 \$32,754	875,523 \$183,214 \$214,156 \$270,002 \$354,379
2028 3029 2030 2031 2032 2033 2034 2035	6 9 10 11	75 76 77 78 79 80 81	-36.55 % 25.94% 14.82% 2.10% 13.09% 13.32% 1.38%	4.40% 2.40% 3.0% 2.40% 1.40% 1.00% 2.20%	\$136.8 \$172.2 \$429.8 \$450.4 \$619.4 \$629.5 \$420.0 \$420.0	805 8294 450 400 561 030	\$761,423 \$955,936 \$860,257 \$029,705 \$917,393 \$913,106 \$846,714		\$1,131,230 \$1,208,578 \$1,526,155 \$1,536,381 \$1,744,567 \$1,768,743		568,916 5171,848 5198,560 5247,793 5331,825 5368,012	\$3,445 \$8,507 \$9,925 \$12,390 \$14,091 \$18,401	517,254 525,415 500,94 557,518 507,656 5107,656	\$6,536 \$11,366 \$15,576 \$22,007 \$32,756 \$40,562	\$75,523 \$183,214 \$214,155 \$270,802 \$354,379 \$408,579
2028 2029 2030 2031 2032 2033 2034 2035 2036	6 9 10 11 12	75 76 77 78 79 80 81 81 82	36.55 % 25.94% 14.82% 2.10% 15.89% 15.32% 1.58% 1.58% 11.77%	4.40% 2.40% 3.0% 2.40% 1.40% 1.40% 2.20% 2.20%	\$136.8 \$172,2 \$429,8 \$450,4 \$619,4 \$629,5 \$920,0 \$1,056,	805 294 450 400 561 030 (180	\$761,423 \$955,936 \$860,257 \$029,705 \$917,393 \$913,106 \$848,714 \$920,745		\$1,131,230 \$1,208,878 \$1,326,155 \$1,530,001 \$1,744,867 \$1,744,867 \$1,766,925		568,918 5171,848 5190,550 5247,795 5331,825 5368,012 5422,473	\$3,445 \$8,507 \$9,925 \$12,382 \$10,591 \$10,591 \$18,401 \$21,124	\$17,284 \$78,419 \$00,94 \$57,510 \$01,889 \$107,416 \$154,477	36,596 \$11,365 \$12,576 \$22,007 \$32,756 \$30,756 \$40,567 \$55,791	\$75,823 \$183,314 \$214,156 \$270,802 \$364,379 \$408,379 \$476,263
2028 2029 2030 2031 2032 2033 2034 2035 2036 2035	5 9 10 11 12 13	75 76 77 78 80 81 82 83	36.55 % 25.94% 14.82% 2.10% 13.32% 1.33% 1.33% 1.33% 1.77% 21.66%	4.40% 2.40% 3.0% 2.40% 1.40% 2.20% 2.20% 2.20%	\$136.8 \$172.2 \$420.8 \$450.4 \$615.4 \$629.5 \$529.5 \$520.0 \$1,056. \$1,413.	805 294 621 400 561 030 (180 819	\$761,423 \$955,926 \$860,257 \$029,705 \$917,383 \$913,106 \$846,714 \$920,745 \$991,307		\$1,131,230 \$1,208,878 \$1,326,155 \$1,326,155 \$1,344,667 \$1,768,743 \$1,768,743 \$1,976,925 \$2,405,126		568,918 5171,848 5199,550 5247,795 5331,825 5356,012 5422,473 5555,528	\$3,445 \$8,507 \$9,925 \$12,390 \$10,591 \$18,901 \$18,901 \$18,901 \$18,901 \$18,901	\$17,284 \$20,84 \$20,540 \$57,510 \$01,880 \$107,470 \$154,477 \$107,685	16,536 811,356 812,3576 822,007 852,756 850,567 855,781 856,783	\$75,523 \$183,314 \$214,156 \$270,802 \$364,379 \$408,579 \$476,263 \$642,280
2028 2029 2030 2031 2032 2034 2035 2036 2035 2035 2035	5 9 10 11 12 13 14	75 76 77 78 80 81 82 83 83	36.55 % 25.94% 14.82% 2.10% 13.32% 13.32% 1.38% 11.77% 21.66% -4.23 %	440% 240% 320% 240% 140% 220% 220% 220% 220% 240%	\$136.8 \$172.2 \$420.8 \$456.4 \$639.4 \$629.5 \$920.0 \$1,056. \$1,418. \$1,448.	805 294 450 400 561 030 1180 (819 (372	5761,423 5955,936 5860,257 5029,705 5971,383 59715,106 5846,714 5900,745 5901,807 2055,017		\$1,131,230 \$1,208,878 \$1,206,155 \$1,246,155 \$1,246,607 \$1,748,743 \$1,976,925 \$2,405,126 \$2,003,190		568,918 5171,848 5190,550 5331,825 5331,825 5358,012 5422,477 5565,528 5379,349	\$3,445 \$8,502 \$9,925 \$12,393 \$10,591 \$18,401 \$21,124 \$28,276 \$20,967	517,284 508,415 500,541 507,518 507,856 5107,616 5154,477 5154,477 510-,881 522,044	10,500 011,055 02,576 502,754 540,567 950,701 976,763 000,039	875,823 \$183,214 \$214,156 \$270,002 \$304,379 \$408,379 \$476,263 \$642,280 \$642,280
2028 2029 2030 2031 2032 2033 2034 2035 2036 2035	5 9 10 11 12 13 14 15	75 76 77 78 80 81 82 83	36.55 % 25.94% 14.82% 2.10% 13.32% 1.33% 1.33% 1.33% 1.77% 21.66%	4.40% 2.40% 3.0% 2.40% 1.40% 2.20% 2.20% 2.20%	\$136.8 \$172.2 \$420.8 \$450.4 \$615.4 \$629.5 \$529.5 \$520.0 \$1,056. \$1,413.	805 294 450 450 561 030 030 150 819 819 820	\$761,423 \$955,926 \$860,257 \$029,705 \$917,383 \$913,106 \$846,714 \$920,745 \$991,307		\$1,131,230 \$1,208,878 \$1,326,155 \$1,326,155 \$1,344,667 \$1,768,743 \$1,768,743 \$1,976,925 \$2,405,126		568,918 5171,848 5199,550 5247,795 5331,825 5356,012 5422,473 5555,528	\$3,445 \$8,507 \$9,925 \$12,390 \$10,591 \$18,901 \$18,901 \$18,901 \$18,901 \$18,901	\$17,284 \$20,84 \$20,540 \$57,510 \$01,880 \$107,470 \$154,477 \$107,685	16,506 611,056 522,007 502,756 560,560 553,781 556,783	\$75,523 \$183,314 \$214,156 \$270,802 \$364,379 \$408,579 \$476,263 \$642,280

*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

Rolling GRAT Summaries

This top portion shows the totals for the GRAT, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the \bigcirc icon. Clicking the \bigcirc icon will hide the summaries portion.

Rolling G	RATs Summ	naries Alt	er Summary	Columns	9 0									
Rolling GRATs #	Initial Value	Discount Rate	Payment Terms	Grantor Age	IRS 2010CM Life Expectancy	Number of GRATs	Years Illustrated	Average Annual Growth Rate	Total Reportable Gifts	Total In Remainder Trusts	Total in GRATs	Estate Tax Savings From Remainder Trusts	Estate Tax Savings From Burn	Total Estate Tax Savings
1	\$1,000,000	0.00%	Level	70	15.4	15	16	8.32%	\$95,968	\$2,564,983	50	\$1.025,993	\$53,335	\$1,079,328

Rolling GRAT Details

The data is in a spreadsheet format, arranged by year, grantor age, rate of return, the section 7520 rate, year-end total in remainder trust and GRATs, "the burn", cumulative burn and lost growth, various estate tax savings categories.

	ling Gl	RATS 1										
now E	very	1	💽 ¥	er(s)							(🔊 🚺 🖬 Export to
fear	Year #	Grantor Age	Rate of Return	5 7520 Rate	Year-End Total in Remainder Trusts	Year-End Total in GRATs	Year-End Total in GRATs and Remainder Trusts	Estate Tax Savings from Remainder Trusts	"The Burn"	Cumulative Burn and Lost Growth	Estate Tax Savings from Burn	Total Estate Tax Savings
1024	0	70			50	\$1,000,000	\$1,000,000	\$0	50	\$0	\$2	\$0
1025	10	23	10.24%	5/40%	50	\$1,107,400	\$1,107,400	\$0	50-	\$0.	\$0	\$0
026	2	72	4.63%	4,60%	\$64,118	\$1,095,769	\$1,160,667	\$25,647	\$1,202	55278	\$513	\$26,160
027	3	73	15.61%	5.40%	\$111,863	\$1,230,259	\$1,342,102	\$44,745	\$2,237	5.5,720	Boh re	\$46,233
102B	4	74	5,48%	5/60%	\$215,613	\$1,200,036	\$1,415,649	\$86.245	\$4,512	56,236	53.290	\$89,540
029	5.	75	36,55 %	4,40%	\$136,806	\$761,423	\$898,229	\$54,723	\$2,739	\$10,972	54,309	\$39,111
030	6	76	25.94%	2,40%	\$172,254	\$958,936	\$1,131,230	568,918	\$3,446	\$17,264	\$6,906	\$75,823
031	25	27	14.82%	3,00%	\$429,621	\$869,257	\$1,298,878	\$171,848	\$0,591	528,415	\$11,300	\$183,214
1032	8	78	2.10%	2,40%	\$495,450	\$829,705	\$1,326,155	\$198,980	50928	ER8 941	\$15,576	\$214,156
1035	9	79	15.80%	1,40%	\$619,488	\$917,393	\$1,536,881	\$247,795	\$12,390	557,518	\$23,007	\$270,802
1034	10	80	13.52%	1.00%	\$829,561	\$915,106	\$1,744,667	\$331,825	\$16.501	\$51,686	\$32,754	\$364,579
1035	11	81	1.38%	2,20%	\$920,050	5848,714	\$1,768,743	\$368,012	\$18.401	\$101.416	540,967	\$408,579
1036	12	82	\$1.77%	2.20%	\$1,056,180	\$920,745	\$1,076,025	\$422,472	\$21.124	5134 477	\$53,791	\$476,263
037	13	83	21,66%	2,20%	\$1,415,819	\$991,307	\$2,405,126	\$565,528	\$28.275	5191 881	\$76,752	\$542,280
035	54	84	-4.23 %	2,40%	\$1,446,372	\$655,017	\$2,303,390	\$579,349	\$20,907	5320,040	500.339	\$667,600
1039	15	85	31.21%	2,60%	\$1,941,820	\$474,293	\$2,416,113	\$776,728	\$38,835	5328,611	\$131,445	\$908,172
040	16	86	10.52%	3,40%	\$2,564,963	\$0	\$2,564,983	\$1,025,993	\$51,000.	5441,756	\$170,702	\$1,202,695

These details may be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Letter Writer (Under Construction)

The Letter Writer is being developed to provide users with template letters and sample text to streamline the communications with clients, including referring to other professionals, confidentiality expectations, explaining potential conflicts of interest and other common communications planners have with their clients.

As the Letter Writer is refined and expanded, more template language will be available for users to have a head start in drafting their correspondence.

Charitable Lead Annuity Trusts (CLATs)

EstateView includes a calculator to assist planners in organizing and preparing for Charitable Lead Annuity Trusts (CLATs). We have included some helpful information and tips to guide you in your planning process.

A CLAT is a type of irrevocable Charitable Gifting Trust that has a charity as the "Lead" beneficiary that receives payments, in money or assets – at least annually, for a term of years. This charity can be a public charity, a donor-advised fund, or an operating, or non-operating, family foundation.
During the Trust term, which can be either a term-of-years or for the Grantor's life, the lead beneficiary receives annual payments from the Trust. At the end of the trust term, the Trust can either hold trust assets for, or pay out trust assets to, the non-charity beneficiaries.



CLAT Options

Starting with the top pane, we find the EstateView options: "Standard," "Pro," and "Pro-Plus."

Charitable Lead Annuity Trust	Charitable Lead Annuity Trust						
	Click to see results						
Standard	Pro	Pro-Plus					
⊣ ^L Move to Left ③ Screenshot							
CLAT 1		Duplicate Delet					
Transfer Date	02/18/2024						
Lowest Available § 7520 Rate		4.80%	+				
	Best to use lowest rate.						
Dec	Jan	Feb					
5.80%	5.20%	4.80%					
Term of CLAT		10	+				
Payment Terms	Shark-fin		~				
Annuity Amount Setting (\$ / %)	Percentage of Value		~				
Initial Annuity Amount		5.00%	+				
Annual Growth Rate		7.00%	•				
Trust Value		\$1,000,000	+				

The calculator opens in *Standard* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Standard, Pro,* and *Pro-Plus*), with each providing more planning options than the last.

Standard	Pro	Pro-Plus
术 Move to Left 🕝 Screenshot		

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

• By clicking the $\neg c$ icon, you can toggle back and forth between the data entry screen and the results screen. On this screen, the symbol is accompanied by *Move to Left*, and on the results screen it includes *Center*.

-	CD C			
	Chartoble Load Armity Tratt		Charitable Least Advanty Trust	Enclosed & States
		the taxante	Constant or restra	CLAT Summaries (B)
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	GLAT 1		tantetta antica e	
	Transfer Julia	in water a	TULTes 410	
	paradologiados 3 1525 fade	eldes Elles Elles	See to use sees one See an Article Sees See	Standard Mode - Results Explained (See warrings brites) * Net the Assert Assert Assert Assert Inter and the and to the aspects many in the help and the CAP. Subsequence partners, way you have a the term of the test.
	24	100	MARK I I	 Feynal Rate: The percentage of the initial value of the assist placed in the coordinar will be paid succes charge in year one.
	feet arcur		Name Note: Barrier W	 Average Rester: A Space case to calculate the state cancer, pageworks to the charts your the like the CAS. It is based on the RS's Section 7000 intervent ones allottic specific terms of the tradi-
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				The annuming to be where after the checkels term checkel is illustrated based and a new attention of money discount for estimation for exclusions and and an exclusion of money discount for estimations.
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				 The bandword an approximation from a CAP to chardy to catchy an annual payment requirement will hopper capturing an and this assist that will.
				 Therefore part interest in an LLC fielding a minimum to a CLUT is no larger summitting that the IRS is writing to solve an.
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• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Standard Options

The following depicts what a user might see under the *Standard* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

Charitable Lead Annuity Trust		
	Click to see results	
Standard	Pro	Pro-Plus
⊰L Move to Left (ⓒ) Screenshot		
CLAT 1		Duplicate Delete
Transfer Date	02/18/2024	æ
Lowest Available § 7520 Rate		4.80% +
	Best to use lowest rate.	
Dec	Jan	Feb
5.80%	5.20%	4.80%
Term of CLAT		10 +
Payment Terms	Shark-fin	~
Annuity Amount Setting (\$ / %)	Percentage of Value	~
Initial Annuity Amount		5.00% +
Annual Growth Rate	8	7.00% +
Trust Value		\$1,000,000 +

Once you fill in the information, above, you can either click the $\neg c$ (Move to Left) icon, or the "click to see results" button, at the top. Both methods will take you to the results screen.

Explanation of Standard Options

- Transfer Date
 - o Enter the date for the asset transfer, to determine the applicable § 7520 rate
- Lowest Available § 7520
 - Select the lowest available § 7520 rate (based on the transaction date) to use for the calculation



26 U.S. Code § 7520(a) prescribes that the valuation of any annuity, interest for life or term of years, or remainder or reversionary interest, is to be determined according to (1) Tables prescribed by the Secretary and (2) Using an interest rate equal to 120% of the Federal Midterm Rate for the month of the valuation date.

(additions and exceptions apply – see the Code section for detail)

- Term of CLAT
 - Enter the CLAT term in years
- Payment Terms
 - Select the payment terms for the CLAT calculation (Level, +20%, Shark-Fin)
- Annuity Amount Setting
 - Select to plan for either a dollar-amount or a percentage of assets
- Initial Annuity Amount
 - Select the amount of the first annuity payment (\$ / % as indicated above)
- Asset Growth Rate
 - Enter the expected annual growth rate of the assets (default is 7%)
- Trust Value
 - Enter the current value of the assets

Pro Options

Standard	Pro	Pro-Plus

The *Pro* options include the above (*Standard*) options, in addition to the following:

Income Tax Treatment	Grantor CLAT
Transfer Date	02/18/2024
Grantor Age (Nearest Birthday) 💼	- + 70
Date of Birth: mm/dd/yyyy	- Age at Nearest Birthday: 0
Table2010CM Life Expectancy	85.4 (15.4 years)
Grantor Yr of Death	- + 85 (Year 15)
# of Years Illustrated	- + 30
Gift Value Setting (\$ / %)	Percentage of Value
Target Gift Value	• + 0.00%
Income Tax Rate	- + 37.00%
1.00%	60.00%
Ordinary Income Setting (\$ / %)	Percentage of Value
Ordinary Income	2.00%

Explanation of Pro Options

- Income Tax Treatment
 - Select whether Grantor or Non-Grantor CLAT, for income tax purposes
- Grantor Age
 - Enter the age of the Grantor on the Date of Transfer
- Table 2010CM Age of Death
 - Actuarial age of death, based on the selected mortality table (below)

26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

- Grantor Year of Death
 - \circ $\;$ Enter the age to use as a projected age of death in the CLAT calculations $\;$
- Number of Years Illustrated
 - Enter the number of years for *EstateView* to illustrate
- Gift Value Setting (\$ / %)
 - Choose the Gift Value Setting (\$ Flat, % of Value)
- Target Gift Value
 - Enter the Target Gift Value, as a percentage or dollar amount (selected above)
- Income Tax Rate
 - Enter the income tax rate, based on the client's income level (1% 60%)
- Ordinary Income Setting (\$ / %)
 Choose the Ordinary Income Setting (\$ Flat, % of Value)
- Ordinary Income Input
 - Enter the client's Ordinary Income Value, as a percentage or dollar amount (selected above)

Pro-Plus Options

Standard Pro	Pro-Plus
--------------	----------

The Pro-Plus options include the above (Standard and Pro) options, in addition to the following:

Discountable Assets (e.g. Corp)	■ + \$1,000,000
Discount Rate	.00%
Discounted Amount	\$1,000,000.00
Non-Discountable Assets (e.g. cash)	■ + so
Combined Value Before Discounts	\$1,000,000.00
Combined Value After Discounts	\$1,000,000.00
Time Value of Money, Illustration, Rate	• + 5.00%

Explanation of Pro-Plus Options

- Discountable Assets
 - Enter the Fair Market Value (FMV) of assets that are eligible to be discounted, e.g., shares in a closely held corporation.
- Discount Rate
 - Enter the percentage rate the Fair Market Value (FMV) of the assets will be discounted.
- Discounted Amount
 - Enter the amount of the applicable discount (rate x FMV).
- Non-Discountable Assets
 - Enter the Fair Market Value (FMV) of assets that are NOT eligible to be discounted, e.g., cash.
- Combined Value Before Discounts
 - Enter the combined value of discountable and non-discountable assets before discounting the discountable assets.
- Combined Value After Discounts
 - Enter the combined value of discountable and non-discountable assets after discounting the discountable assets.
- Time Value of Money, Illustration Rate
 - Enter the expected rate of annual inflation to determine the Time Value of Money.

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg c$ icon, or the "click to see results" button. Both methods will take you to the results screen.



*Display depicts Pro-Plus mode. Standard and Pro modes will contain less detail and information.

- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the CLAT Summaries section.

AT S	Summai	ries <u>Alt</u>	er Summary Co	olumns (G	3 @						_							
LAT	Term of QLAT	Grantor I Age		reatment	Value Befor Discounts			Annual Growth Rat	Payment e Terms A	1st Yr muity Amt	Total Charitable Payments	Yr 1 Income Tax Savings	Percent to Charity	Percent to Remainder	Present Value Discount Rate	Present Value to Charity	Present Value of Remainder	Illustrated End Value
1	10	70	15,4 No	on-Grantor	\$1,000.00	0 0%	\$1.000.000	7.00%	Sharkfin	50	\$1.598.133	\$0	81%	19%	5.00%	\$981.115	\$226,545	\$369.019
																FIT AR MORE		
																A		
ATT	Dotaile	Alter De	tail Columns B	alme														
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			Probability Su	rvival					_									
sar	Year # Gr	antor Age	To Year	Begi	nning Value	Growth	Annuity Amount	End Value	Ordinary Incom	e income i	Tax Savings / Expen	se PV Inc Tx Sa	vings / Expense					
025	1	22	95,04%	\$1,0	00,000,000	\$70,000.00	50,00	\$1,070,000.00	Non-Granter CLA	0 Ne	m-Grantor CLAT	Non-Gr	anter CLAT					
12e	2	72	95,95%	\$1,6	070,000.00	\$74,900.00	\$0.00	\$1,144,900.00	Non-Grantor CLA	a Ne	in-Granter CLAT	Non-Gr	antor CLAT					
227	3	73	93.70%	\$1,	144,900.00	\$80,143.00	\$0.00	\$1,225,043.00	Non-Grantor CLA	π Ne	in-Grantor CLAT	Non-G	entor CLAT					
328	4	74	91,30%	\$1,	223,043.00	\$35,753,01	50,00	\$1,310,796,01	Non-Grantor CLA	i Ne	In-Grantor CLAT	Non-Gr	anter CLAT					
029	5	75	88.73%	\$1,3	310,796.01	\$91,755.72	50.00	\$1,402,551.73	Non-Grantor CLA	a Ne	in-Granton CLAT	Non-Gr	antor CLAT					
3.0	6	76	86.00%	\$1,		\$98,178.62	\$0.00	\$1,500,780.85	Non-Granter CLA	5 Ne	in-Granter CLAT	Non-Gr	anter CLAT					
031	7	77	53,09%			\$105,051.12	\$0.00		Non-Granter CLA		in-Grantor CLAT		antor CLAT					
032	8	78	80.00%			\$112,404.70	\$0.00		Non-Granter CLA		in-Grantor CLAT		anter CLAT					
550	9	79	76.70%			\$120,273.03	\$0.00		Non-Granter CLA		in-Grantor CLAT		anter CLAT					
034	10	80	73,22%	\$1,		\$128,692,14	\$1,598,132.66	\$369,018.68	Non-Grantor CLA	T No	m-Grantor CLAT		antor CLAT					
als					23	\$967,151.34	\$1,598,132.66				\$0.00	\$276	5,487.58					

*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

CLAT Summaries

This top portion shows the totals for the CLAT, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the ⁽ⁱ⁾ icon. Clicking the ⁽ⁱ⁾ icon will hide the summaries portion.

	Summaries & Details														Timelines & Cl	iarts		
	T Summ	aries /	Alter Summar	ry Columns @	•													
CLAT #	Term of CLAT	Grantor Age	Life Expec- tancy	Income Tax Treatment	Value Before Discounts	Discount Rate	Value After Discounts	Annual Growth Rate	Payment Terms	1st Yr Annuity Amt	Total Charitable Payments	Yr 1 Income Tax Savings	Percent to Charity	Percent to Remainder	Present Value Discount Rate	Present Value to Charity	Present Value of Remainder	Illustrated End Value
1	10	70	15.4	Non-Grantor	\$1,000,000	0%	\$1,000,000	7.00%	Sharkfin	\$0	\$1,598,133	\$0	81%	19%	5.00%	\$981,115	\$226,545	\$369,019
																Fit All 100%	8	🗕 🕂 97% 🕅

CLAT Details

The data is in a spreadsheet format, arranged by year, grantor age, annuity values (start-end), probability of survival or death per year, ordinary income, and income tax savings and expenses for each year and the present value.

	1										
OW EV	ery 💽 1		Year Of Death	End Of Tern							Export to E
fear	Year # Grantor Age	Probability Surviva To Year	Beginning Value	Growth	Annuity Amount	End Value	Ordinary Income	Income Tax Savings / Expense P	PV Inc Tx Savings / Expense		
025	1 71	98.04%	\$1,000,000.00	\$70,000.00	\$0.00	\$1,070,000.00	Non-Grantor CLAT	Non-Granter CLAT	Non-Grantor CLAT		
026	2 72	95.95%	\$1,070,000.00	\$74,900.00	\$0.00	\$1,144,900.00	Non-Grantor CLAT	Non-Granter CLAT	Non-Grantor CLAT		
027	3 73	93.70%	\$1,144,900.00	\$80,143.00	\$0.00	\$1,225,043.00	Non-Grantor CLAT	Non-Granter CLAT	Non-Grantor CLAT		
228	4 74	91.30%	\$1,225,043.00	\$85,753.01	\$0.00	\$1,310,796.01	Non-Grantor CLAT	Non-Granter CLAT	Non-Grantor CLAT		
29	5 75	88.73%	\$1,310,796.01	\$91,755.72	\$0.00	\$1,402,551.73	Non-Grantor CLAT	Non-Granter CLAT	Non-Grantor CLAT		
30	6 76	86.00%	\$1,402,551.73	\$98,178.62	\$0.00	\$1,500,730.35	Non-Grantor CLAT	Non-Granter CLAT	Non-Grantor CLAT		
31	7 77	83.09%	\$1,500,730.35	\$105,051.12	\$0.00	\$1,605,781,47	Non-Grantor CLAT	Non-Granter CLAT	Non-Grantor CLAT		
32	8 78	80.00%	\$1,605,761.47	\$112,404.70	\$0.00	\$1,718,186.17	Non-Grantor CLAT	Non-Granter CLAT	Non-Grantor CLAT		
33	9 79	76.70%	\$1,718,186.17	\$120,273.03	\$0.00	\$1,838,459.20	Non-Grantor CLAT	Non-Granter CLAT	Non-Grantor CLAT		
34	10 80	73.22%	\$1,838,459.20	\$128,692.14	\$1,598,132.66	\$369,018.68	Non-Grantor CLAT	Non-Grantor CLAT	Non-Grantor CLAT		
als:				\$967,151.34	\$1,598,132.66			\$0.00	\$276,487.58		

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Timeline

This chart shows the beginning value, growth, and annuity amounts for each year, up to the Grantor's projected (based on selected mortality table) age of death.



Probability of Survival by Age

This chart starts at the Grantor's Age and shows the probability they will survive, to each age, up to the Projected Age of Death.



Trust Value over Time

This chart shows the value of the trust, starting from the Transfer Date up to the Projected Age of Death.



Charitable Remainder Annuity Trusts (CRATs)

EstateView includes a calculator to assist planners in organizing and preparing for Charitable Remainder Annuity Trusts (CRATs). We have included some helpful information and tips to guide you in your planning process.

A CRAT is a type of irrevocable Charitable Gifting Trust where, unlike a CLAT, the noncharity beneficiaries receive annual (or more frequent) payments that are fixed in value (each payment is the same amount) during the Trust term. The Trust term may be one of: a term of years not exceeding 20 years, a term for the life of

The Trust term may be one of: a term of years not exceeding 20 years, a term for the life of one or more persons, or a term for the longer of a term of years and one or more lives the non-charity beneficiaries. During the Trust term, the non-charity beneficiaries receive annual payments from the Trust. At the end of the Trust term, the Trust completes its charitable purpose by distributing all remaining Trust assets to the charity ("Remainder") beneficiary, which may be a family foundation controlled by the family.

Danger, Planner Robinson! Danger!
1. If the Trust is not on a calendar year beginning with January 1st, then the first calendar year payment or payments must be prorated, and calculations to pass the 5% Minimum Distribution Test and the 10% Remainder Test must be determined with reference thereto.
2. Clients should understand the self-dealing and other charitable entity rules that will apply to Charitable Remainder Trusts.



Professor Hesch's Planning Tips

The Code allows for some scenarios that may tip the benefit in favor of the non-charity beneficiaries, while still providing the charitable tax advantages to the Grantor. However, if the Grantor fails to survive the expected Trust Term, this can tip the benefit back (in favor of the charity beneficiary) by distributing all remaining assets to the charity. Life insurance can be purchased to reduce that risk.

CRAT Options

Starting with the top pane, we find the EstateView options: "Standard," "Pro," and "Pro-Plus."

Charitable Remainder Annuity Trust			
	Click to see results		
Standard	Pro		Pro-Plus
₄'⊱ Move to Left ③ Screenshot			
CRAT 1			Duplicate Delete
Highest Available § 7520 Rate	-	5.20%	+
	Best to use highest rate.		
Feb	Mar		Apr
4.80%	5.00%		5.20%
Term or Life	Term		►
Term of CRAT (max: 20)		20	
Payout Rate	-	6.04%	+
5.00%	•		7.34%
Min			Max
Trust Value		\$1,000,000	•

The calculator opens in *Standard* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Standard, Pro,* and *Pro-Plus*), with each providing more planning options than the last.

Standard	Pro	Pro-Plus
术 Move to Left 🕝 Screenshot		

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

• By clicking the $\exists c$ icon, you can toggle back and forth between the data entry screen and the results screen. On this screen, the symbol is accompanied by *Move to Left*, and on the results screen it includes *Center*.

-	COD CONTRACT		-	
	Cachada Associational Sociation A sector and association and association A sector and association and association A sector and associatio A sector and association			
1				
Teathan		# The Connect of Connect Diff. Ramon. (Print)		8 201 manual for Lational Vision Prints

• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Standard Options

The following depicts what a user might see under the *Standard* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

Charitable Remainder Annuity Trust				
	Click to see results			
Standard	Pro		Pro-Plus	
⊰L Move to Left ⓒ Screenshot				3
CRAT 1			Duplicate Delete	
Highest Available § 7520 Rate	-	5.20%	+	
	Best to use highest rate.			
Feb	Mar		Apr	
4.80%	5.00%		5.20%	
Term or Life	Term		~	•
Term of CRAT (max: 20)		20		
Payout Rate	-	6.04%	+	
5.00%			7.34%	
Min			Max	
Trust Value		\$1,000,000	+	

Once you fill in the information, above, you can either click the $\neg c$ (Move to Left) icon, or the "click to see results" button, at the top. Both methods will take you to the results screen.

Explanation of Standard Options

- Highest Available § 7520 Rate
 - Select the § 7520 rate to use for the calculation.



26 U.S. Code § 7520(a) prescribes that the valuation of any annuity, interest for life or term of years, or remainder or reversionary interest, is to be determined according to (1) Tables prescribed by the Secretary and (2) Using an interest rate equal to 120% of the Federal Midterm Rate for the month of the valuation date.

(additions and exceptions apply – see the Code section for detail)

- Term or Life
 - o Select an annuity payment period; either a term of years or for the life of the Grantor
- Term of CRAT
 - Enter the CRAT term in years
- Payout Rate
 - Select the CRAT payout rate percentage, from the range provided (5.00% 7.71%)
- Trust Value
 - Enter the current value of the trust assets

Pro Options

Standard Pro-Plus

The *Pro* options include the above (*Standard*) options, in addition to the following:

Transfer Date	02/18/2024
Number of Lives	· · · · · · · · · · · · · · · · · · ·
Grantor Age (Nearest Birthday) 📃	• + 70
Date of Birth:	And at Managet Distribution 0
mm/dd/yyyy	Age at Nearest Birthday: 0
Table2010CM Life Expectancy	148.7 / 78.7 (78.7 years)
Grantor Yr of Death	- + 85
Glantor in or beau	(Year 15)
# of Years Illustrated	
Mortality Table	Table 2010CM (** Required **)
Annual Growth Rate	- 7.00%
Income Tax Rate	- 37.00% +
1.00%	60.00%

Explanation of Pro Options

- Transfer Date
 - o Select the date of the asset transfer to the CRAT
- Number of Lives
 - Enter the number (1 or 2) of lives to be considered for the term of the Trust.
 - 1 = Ends at Grantor's death; 2 = Ends at Surviving Spouse's death.
- Grantor Age
 - Enter the age of the Grantor on the Date of Transfer
- Grantor's Date of Birth
 - Enter the Grantor's Date of Birth
- Table 2010CM Age of Death
 - Actuarial age of death, based on the selected mortality table (below)



26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

- Grantor Year of Death
 - o Enter the age to use as a projected age of death in the CRAT calculations
- Number of Years Illustrated
 - Enter the number of years for *EstateView* to illustrate
- Mortality Table
 - Select the mortality table for *EstateView* to use to do the CRAT Calculation (Table2010CM or Table 2000CM)
- Annual Growth Rate
 - Enter the expected annual growth rate of the assets (default is 7%)
- Income Tax Rate
 - Enter the income tax rate, based on the client's income level (1% 60%)

Pro-Plus Options

Standard Pro	Pro-Plus
--------------	----------

The Pro-Plus options include the above (Standard and Pro) options, in addition to the following:

Time Value of Money, Illustration, Rate	5.40%

Explanation of Pro-Plus Options

- Time Value of Money, Illustration Rate
 - Enter the expected rate of annual inflation to determine the Time Value of Money

Using the Results Screen

							(100	• Generate I	relimme	T Shere Will	Civit Hole	- Cetablors	- Account -	(fixed)							
aritable Remainder Annuity					Sere	uries & Defails						Tevenne	e & Charla						Train Cognitio	i .	
ust	CRAT	Sum	naries	Aiter Su	mmary Co	tumes 🔘 @															
Tordani Pro Pro-Phis	and it		unites -			IRS Table	Actual					17530	\$7520						W 1 Tan		In section sector of
; Center @ Screenshot 🛛 🛄 🕮	CRAT #		Number of Lives	Granter Apr	Sarviver Age	Life Year of Expanse Death		Contribution Amount	tst.W Part Rate	\$ 7520 And State Any	uty Areasty	Reportable Value of Annuity	Reportable Charitable Remainder	Total Annuity Payments	illustrated End Value	Probability of Exhaustion	NY 1 IOCOME Tax Savings	Actual Present Value Discount Rate	Savings = Actual PV of Annutiv	Actual Present Value of Annuity	Actual Present Value of Remainder
AT 1 Dissicate Delete ^	1.1	.20		m	N/A	13.4 15	ancy .	51,000,000	6.04%	5.20% 560	400 12,2556	\$740,115	\$250,841	\$1.220,348	51,394,071	0.00%	396,157	6.20%	5763.729	5649,572	5394, 158
fter Date 04/21/2024 18								No. Victore					ALC: NY AL	and the second second				0000	-	070000	
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or Age Interest	2025	1	7!	0		99,0495		2.09%		\$1,000.000.0		\$42,031.78	\$1,035,680.59	048	\$39,577.8		47.910.1E				
	2026	- 2	72	.0		95,95%		2.24%		\$1,005.600.5		\$60,400.00	\$1,016,748	6(04%	593,131,4		101,497,18				
Apa rett	2027	3	73	3		93.70%		2,40%			9 571,172,37	\$60,400.00	\$1,027	634%	\$143,556		57,961,09				
at and a set	2029		74	0		91,30%		2.57%		\$1,027,530.5		\$60,400,00		634%	\$191,041, \$255,752		16,840.24				
adywy at priv	1000	-	78			05.02%		2.03%		\$1,051,385,2		\$60,400,00	04 17 L 21	6.04%	\$235,/52		42,044,49				
Internet and the second s	2051		77	10		83.09%		3.07%		\$1,054,576.5		\$60,400,00	1.078.607.70	4.04%	\$317,496.		107,991.58				
2010CM UNe 85 (years)	1 2052		78			80.02%		5.32%		\$1,075 697.2		\$60,403		- C.	\$354,524		75.996.11				
and the second se	2083	-	79			76,70%		3.40%			0 \$76,566.43	\$50,40000	1000000000		\$368.974		45,939.11				
of ChaTriviek	2034	10	80	- 6		73.22%		3.69%		\$1,109,972,5		\$60,400,00	\$1,127,270,61	634%	\$423.071.		17,707.70				
M	2035	.11	81			69,54%		3.66%		\$1,127,270,6		\$60,400,00	\$1,545,375.88	604%	\$454,336		91,195.85				
63 6	2056	12	87			65.68%		4.03%		\$1.145,779.5		\$60,400,00	\$1,165,584,12	634%	5483.581		66.303.73				
privial Desti	2000	13	83			61,65%		4.17%			2 581,590,89	\$60,400,00	\$1,185,775.01	634%	\$511,214		42,937.30				
Lite Expertition 0	2005	14	84			57,45%		4.57%		\$1,155,204.1		\$60,400,00	\$1,228,449,25	0.045	1657,255		1008.01				
distant and the second s	1039	15	. 22	18		53,115		4.50%			534.661.45	\$60,400,00	\$7,255,710,71	0.04%	\$561,735		00,432,59				
Rty Table Table 3010CM (** 🛩	2040		85	0		+6.61%		4.59%		\$1,235,710.7		\$60,402.00	\$1,258,870,46	0.04%	\$524 803		61.152.45				
t Rate 👩 6.04% 👩	2041	17	37			44.02%		4.63%		\$1,252,670.4		\$60,400.00	\$1,257,447,59	6.04%	\$506,526		45.035.61				
And a second	2042	18				29,35%		4.01%		11,257,447.3		160,400.00	\$1,517,188.77	0.04%	\$826,951.		48,067.01				
	2043	19	89	.0		34,77%		4.52%		\$1,317,168.7	1 \$92,201,81	\$60,400,00	\$1,348,970.52	6.04%	\$646,241	12 B	30.166.55				
	2044	20	90	.0		30,26%		4.35%		\$1,348,970.5	2 594,427.94	\$60,400.00	\$1,382,998.46	6:04%	\$664,378.		19,270,77				
Max		24	91	1)		25.91%		4.11%		\$1,382,998.4	6 \$29,440.82	\$18,368.22	\$1,384,071.06	634%	\$669,571.	54 3	84,157,74				
Max	2045																				
s Max el Growth Rate 1 7.00% 1	2045																				
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n Max v2: Growth Rate T.00% C rre Tax Rate 37.00% C	2045																				
n Nias 12 Growth Rate 7,00% 0 ne Tak Rate 37,00% 0 NN 6,000 0 Villuar 51,000,000 0	2045																				
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It Growth Rate 7,00% It Growth Rate 7,00% It Table 7,00% It Table 20,00% Nume 510,000 Nove of Morey 4,000	2045																				100% m

*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the CRAT Summaries section.

			Sür	nmaries & Det	talis							Timelin	ts & Charls						Trust Logisti	65	
RAT	Sumn	naries	Alter Summary	Columns (0 0																
(RAT	Term of CRAT	Number of Lives	Grantor Survivo Age Age	IRS Table Life Expec- Lancy	Year of Death	Actual Life Espec- Lancy	Contribution Amount	ist Yr Pmt Rate	5 7520 Rate	Annual Annuity Amount	Annuity Factor	5 7520 Reportable Value of Annuity	5 7520 Reportable Charitable Remainder	Total Annuity Payments	illustrated End Value	Probability of Exhaustion	Vr 1 Income Tax Savings	Actual Present Value Discount Rate	Yr 1 Tax Savings + Actual PV of Annuity	Actual Present Value of Annuity	Actual Present Value of Remainder
1	20	3	70 N/A	15,4	15	0	\$1,000,000	6.04%	5.20%	\$50,400	12,2536	\$740,115	\$259,885	\$1,226,368	\$1,394,071	0.00%	\$96,157	6.20%	\$765,729	\$669,572	\$394,158
																		Fit All	10%	-	97% FiLV
																		A			1
	wery	i frantor Ag	Vear e Survivor Age I	(s) 🍈 Vear (robability Su				Each Year	Beginni	ng Value	Growth 4	Annuity Amount	End Value	Yr 1 Pmt Rate P	V of Annuity P	avments PV o	f Remainder			١	Deport to
2025	1	71	0	98.0			2,095			10000	\$48,712,33	\$42,081.78	\$1,006,680,55	6.04%	\$39.577.5		347.910.12				
2026	2	72	0	95.9	15%		2.24%		\$1,006	683.55	\$70,467,64	\$60,400.00	\$1,016,748.19	6.04%	593,131.4	16 50	901.497.18				
1027	3	73	0	93.7	016		2,40%				\$71,172.37	\$60,400.00	\$1,027,520.56	5.04%	\$143,558	49. 31	557 861.09				
2028	4	74	0	91.3	IC16		2.57%				\$71,926,44	\$60,400.00	\$1,039,047.00	5.04%	\$191,041.	57 \$4	516.840.24				
2029	5	75	0	88.7	3%		2.73%		\$1,039	047.00	\$72,733.29	\$60,400.00	\$1,051,380,29	6.0495	\$235,752	57 \$	78.282.47				
0000	5	76	0	56.0	C%		2,91%		\$1,051	300.29	\$73,596.62	\$60,400.00	\$1,064,376.91	6.04%	\$277,853.	32 \$	742,044.49				
1505	7	77	0	\$3.0	9%		3.09%		\$1,064		\$74,520.38	\$60,400,00	\$1,078,697.29	6.04%	\$317,496.	21 5	707 991 38				
2032	8	78	0	80.0	0%		3.50%		\$1,078	697.29	\$75,508.81	\$60,400.00	\$1,093,806.10	6.04%	\$354,824	73. \$4	575,996.13				
		79	0	76.7	016		3,4616		\$1,093	905.10	\$76,566.43	\$60,400.00	\$1,109,972.53	5.04%	\$389,974.	00 50	345,939.11				
	9											\$60,400.00	all said share with	6.04%	\$423,071.						
2033	9	80	0	73.2	2%		3.68%		\$1,109	512.55	\$77,698.08	160,400.00	\$1,127,270.61		2442,011	04 - 24	517,707.70				
2033 2034							3.68% 3.86%		\$1,109		\$78,938.94	\$60,400.00	\$1,127,270,61 \$1,145,779,55	5.04%	\$454,238.		517,707.70 591,195.86				
2033 2034 2035	10	80	0	73.2	486				\$1,127	270.61						25 S					
033 034 035 036	10 11	80 81	0 0	73.2 69.5	1495 1895		3.86%		\$1,127 \$1,145	270.61 779.55	\$78,908.94	\$60,400.00	\$1,145,779.55	5.04%	\$454,236	25 5 83 5	591,195.86				
033 034 035 036 037	10 11 12	80 81 82	0 0 0	73.2 69.5 65.6	45. 855 856		3.56% 4.03%		\$1,127 \$1,145	270.61 779.55 564.12	\$78,908.94 \$80,204.57	\$60,400.00 \$60,400.00	\$1,145,779,55 \$1,165,584,12	5.04% 6.04%	\$454,238. \$483,581.	25 8/ 83 5/ 21 8/	591 195 86 566 303 73				
2033 2034 2035 2036 2037 2038	10 11 12 15	80 81 82 83	0 0 0 0	73.2 69.5 65.6 61.0	45 85 85 85		3.86% 4.03% 4.17%		\$1,127 \$1,145 \$1,165 \$1,165	270.61 779.55 564.12 775.01	\$78,908.94 \$80,204.57 \$81,590.89	\$60,400.00 \$60,400.00 \$60,400.00	\$1,145,779,55 \$1,165,584,12 \$1,166,775,01	5.04% 5.04% 5.04%	\$454,238. \$483,581 \$511,214.	25 87 83 57 21 87 40 57 58 8	591 195.85 566 303 73 542 937 30 521 008 03 500 432 59				
2033 2034 2035 2036 2037 2038 2039	10 11 12 13 14	80 81 82 83 84 85 66	0 0 0 0	73.2 69.5 65.6 61.0 57.4	45 85 65 85 85		3.86% 4/03% 4.17% 4.37%		\$1,127 \$1,145 \$1,165 \$1,165 \$1,186 \$1,209	270.61 779.55 564.12 775.01 649.26	\$78,908.94 \$80,204.57 \$81,590.89 \$83,074.25	\$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00	\$1,145,779,55 \$1,165,584,12 \$1,166,775,01 \$1,209,449,26	5.04% 5.04% 5.04% 5.04%	\$454,236. \$483,581. \$511,214. \$537,233.	25 87 83 57 21 87 40 57 58 8	591, 195,86 566,303,73 542,937,30 521,008,03				
2033 2034 2035 2036 2037 2038 2039 2040 2041	10 11 12 13 14 15 16 17	80 81 82 83 84 85 85 85 85 85 85	0 0 0 0 0 0	73.2 69.5 65.6 61.0 57.4 53.1 40.6 44.0	48. 89 89 88 88 18 19 19 20		3.56% 4.03% 4.17% 4.37% 4.30% 4.39% 4.59% 4.53%		\$1,127 \$1,145 \$1,165 \$1,165 \$1,185 \$1,209 \$1,209	270.61 779.55 564.12 775.01 449.26 710.71 670.46	\$78,908.04 \$80,204.57 \$81,590.85 \$83,074.25 \$84,661:45 \$84,661:45 \$86,176.93	\$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00	\$1,145,779,55 \$1,165,584,12 \$1,166,775,01 \$1,208,449,26 \$1,233,710,71	5.04% 5.04% 5.04% 5.04% 5.04% 5.04% 5.04%	\$454,238. \$483,581. \$311,214. \$537,238. \$561,733. \$561,733. \$564,003. \$606,526.	25 5 83 5 21 5 40 5 58 5 42 5 44 5	501 195 86 566 303 73 542 937 30 521 008 03 500 432 59 401 132 40 463 033 81				
2033 2034 2035 2036 2037 2038 2039 2040 2041 2042	10 11 12 13 14 15 16 17 18	80 81 82 83 84 85 66 87 88	0 0 0 0 0 0 0 0	73.2 69.5 65.6 61.0 57.4 33.1 40.6 44.0 89.3	4% 8% 5% 1% 1% 1% 2%		3.5654 4.0335 4.1755 4.3755 4.30% 4.3955 4.5355 4.6355		\$1,127 \$1,145 \$1,165 \$1,165 \$1,209 \$1,233 \$1,259	270.61 779.55 564.12 775.01 449.26 710.71 670.46 447.39	\$78,938.94 \$80,204.57 \$81,590.89 \$83,074.25 \$84,661.45 \$96,559,75 \$88,176.93 \$90,121.32	\$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00	\$1,145,779,55 \$1,165,584,12 \$1,208,449,26 \$1,239,570,71 \$1,259,570,46 \$1,257,447,39 \$1,317,168,71	5.04% 5.04% 5.04% 5.04% 5.04% 5.04% 5.04% 5.04%	\$454,238, \$483,581, \$311,214, \$537,233, \$561,733, \$561,733,	25 \$ 83 \$ 21 \$ 40 \$ 88 \$ 42 \$ 44 \$ 26 \$	501 195.86 566 303 73 542 937 30 521 008 03 500 432 59 401 132 48 463 033 81 446 067 01				
2033 2034 2035 2036 2037 2038 2039 2040 2040 2041 2042 2043	10 11 12 13 14 15 16 17 18 19	80 81 82 83 84 85 66 87 88 89	0 0 0 0 0 0 0 0 0 0 0 0	73.2 69.5 65.6 61.0 57.4 33.1 40.6 44.0 39.3 34.7	4% 8% 8% 1% 1% 1% 2% 8% 7%		3.5684 4.0335 4.1735 4.3735 4.30% 4.29% 4.6335 4.6135 4.5235		\$1,127 \$1,145 \$1,165 \$1,165 \$1,186 \$1,209 \$1,233 \$1,250 \$1,250 \$1,287 \$1,317	270.61 779.55 564.12 775.01 449.26 710.71 670.46 447.39 168.71	\$78,908,94 \$89,204,57 \$91,590,89 \$83,074,25 \$94,601,45 \$96,359,75 \$88,176,93 \$90,121,32 \$90,121,32	\$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00	\$1,145,779,55 \$1,165,584,12 \$1,208,449,26 \$1,239,570,71 \$1,259,570,46 \$1,257,447,39 \$1,317,168,71 \$1,346,970,32	5.04% 5.04% 5.04% 5.04% 5.04% 5.04% 5.04% 5.04%	\$454,258. \$483,561. \$211,214. \$537,238. \$561,733. \$564,003. \$606,526. \$626,081. \$646,241.	25 5 83 5 27 5 40 5 88 8 42 1 44 5 76 5 92 3	501 195.86 566 303 73 542 937 30 521 008.03 520 08.03 500 432 59 401 132 40 463 033.81 446 067.01 430 166 55				
2033 2034 2035 2036 2037 2038 2039 2040 2041 2042	10 11 12 13 14 15 16 17 18 19 20	80 81 82 83 84 85 66 87 88	0 0 0 0 0 0 0 0	73.2 69.5 65.6 61.0 57.4 33.1 40.6 44.0 89.3	4% 8% 8% 1% 1% 2% 2% 2% 2%		3.5654 4.0335 4.1755 4.3755 4.30% 4.3955 4.5355 4.6355		\$1,127 \$1,145 \$1,165 \$1,165 \$1,186 \$1,209 \$1,233 \$1,259 \$1,287 \$1,287 \$1,317 \$1,348	270.61 779.55 564.12 775.01 449.26 710.71 670.46 447.39 168.71 970.52	\$78,938.94 \$80,204.57 \$81,590.89 \$83,074.25 \$84,661.45 \$96,559,75 \$88,176.93 \$90,121.32	\$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00 \$60,400,00	\$1,145,779,55 \$1,165,584,12 \$1,208,449,26 \$1,239,570,71 \$1,259,570,46 \$1,257,447,39 \$1,317,168,71	5.04% 5.04% 5.04% 5.04% 5.04% 5.04% 5.04% 5.04%	\$454,258. \$483,581. \$211,214. \$537,238. \$561,733. \$566,733. \$566,526. \$626,981.	25 5 83 5 21 5 40 5 58 3 42 3 44 3 44 3 44 3 45 5 92 3 13 5	501 195.86 566 303 73 542 937 30 521 008 03 500 432 59 401 132 48 463 033 81 446 067 01				

*Display depicts Pro-Plus mode. Standard and Pro modes will contain less detail and information.

CRAT Summaries

This top portion shows the totals for the CRAT, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the \bigcirc icon. Clicking the \odot icon will hide the summaries portion.

-	Summaries & Details							Timelines & Charts					Trust Logistics									
CRAT 1	Term			Survivor	IRS Table Life Expec-		Actual Life Expec-	Contribution Amount	1st Yr Pmt Rate	\$ 7520 Rate	Annual Annuity Amount	Annulty	§ 7520 Reportable Value of	§ 7520 Reportable Charitable	Total Annuity Payments		Probability of Exhaustion	Vr 1 Income Tax	Actual Present Value Discount Rate	Yr 1 Tax Savings + Actual PV of	Actual Present Value of Annulty	Actual Present Value of Remainder
	20	1	70	N/A	tancy 15.4	15	tancy	\$1,000,000	6.04%	5,20%	\$60,400	12,2536	Annuity \$740,115	Remainder \$259,885	\$1,226,368	\$1,394,071	0.00%	\$96,157	6.20%	Annuity \$765,729	\$669,572	\$394,158

CRAT Details

The data is in a spreadsheet format, arranged by year, grantor age, beginning values (by year), growth or use of funds, annuity amount, ending values (by year), payment rate, and probability of survival or death per year.

how E	very 🧧		1 💽 Year(s)	Vear Of Death	End Of Term								0	Deport to Exc
ear 1	fear # C	Grantor A	ge Survivor Age Pro	bability Survival To Ye	ar Probability Of Death Each Year	Beginning Value	Growth	Annuity Amount*	End Value	Yr t Pmt Rate P	PV of Annuity Payments P	V of Remainder		
075	1	71	0	98.04%	2,00%	\$1,000,000,00	\$48,712.33	\$42,031.78	\$1,006,680.55	6.04%	\$39,577.95	\$947,910.12		
826	2	72	0	95.95%	2.24%	\$1,006,680.55	\$70,467.64	\$60,400.00	\$1,016,748.19	6,04%	\$93,131,46	\$901,497.18		
927	3	73	0	93.70%	2.40%	\$1,015,745,19	\$71,172.37	\$68,400.08	\$1,027,520.56	6/04%E	\$143,538.49	\$857,861.39		
025	4	74	a	91.30%	2.57%	\$1,027,520.56	\$71,926.44	\$60,400.00	\$1,039,047,00	6.04%	\$191,041.57	\$816,840.24		
129	5	75	0	88.73%	2.73%	\$1,039,047.00	\$72,733.29	568,400.00	\$1,051,380.29	6,04%	\$255,752.57	\$778,262.47		
010	6	76	ø	86.00%	2,91%	\$1,051,380.29	\$73,596.62	\$60,400.00	\$1,054,576.91	6.04%	\$277,853.32	\$742,044,49		
150	7	77	a	83.09%	3.09%	\$1,064,576.91	\$74,520.88	\$60,400,00	\$1,078,697.29	6.04%	\$317,496.21	\$707,991.38		
052	8	78	0	80.00%	3.30%	\$1,078,697.29	\$75,508.81	\$60,400.00	\$1,093,805.10	6.04%	\$354,824.73	\$675,995.13		
033	9	79	a	7E.70%	3,48%	\$1,093,805.10	\$76,566.43	\$60,400.00	\$1,109,972.53	6.04%	\$389,974.00	\$645,939.11		
184	10	-80	0	73.22%	3.68%	\$1,109,972.53	\$77,698.08	\$60,400.00	\$1,127,270.61	6.04%	\$423,071.24	\$617,707.70		
035	11	81	0	69.54%	3,36%	\$1,127,270.61	\$78,908.94	\$60,400.00	\$1,145,779.55	6,04%	\$454,236,25	\$591,195.86		
016	12	82	0	65.68%	4.03%	\$1,145,778.55	\$90,204.57	\$60,400.00	\$1,185,584.12	6.0416	\$483,587.63	\$366,303.73		
337	13	83	0	61.65%	4.17%	\$1,165,584,12	\$81,590.89	\$60,400.00	\$1,186,775.01	6.04%	\$511,214,21	\$542,937.30		
036	14	54	0	57.48%	4.37%	\$1,186,775.01	\$83,074.25	568,400.08	\$1,209,449.26	6,04%	\$557,233.40	5521,008,03		
939	15	85	0	53.11%	4.30%	\$1,209,449.26	\$\$4,661,45	360,400.00	\$1,233,710.71	6.04%	\$561,733.58	\$500,432.59		
140	16	38	0	48.61%	4.59%	\$1,233,710.71	\$86,359.75	560,400.00	\$1,259,670,46	6.04%	\$584,803,42	\$481,132,48		
341	17	87	0	44.02%	4.63%	\$1,259,670,46	\$88,176.93	\$60,400.00	\$1,287,447.39	6,0495	\$606,526,44	\$463,033.81		
342	18	00	ø	39.30%	4.61%	\$1,287,447.39	\$90,121.32	560,400.00	\$1,317,168.71	6,04%	\$526,981,26	\$446,067,01		
143	10	89	0	34,77%	4.52%	\$1,317,168.71	\$92,201.81	\$60,400.00	\$1,348,970.52	6.04%	\$646,241.92	\$430,166.55		
944	20	90	0	30.26%	4.35%	\$1,348,970.52	\$94,427.94	\$60,400.00	\$1,382,998.46	6,0455	\$664,378.13	\$415,270.77		
045	23	91	0	25.91%	4,11%	\$1,302,998.46	\$29,440.82	\$18,368.22	\$1,394,071.06	6,0416	\$569,571.54	\$394,197.74		

These details may be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Timeline

This chart shows the beginning value, growth, and annuity amounts for each year, up to the Grantor's projected (based on selected mortality table) age of death.



Trust Value over Time

This chart shows the value of the trust, starting from the Transfer Date up to the Projected Age of Death.



Trust Logistics

Located next to the "Timelines and Charts" tab, we find the "Trust Logistics" tab. This section displays summary calculation results, created from the inputs entered by the planner.

Summaries & Oetalis	Timelines & Charts	Trust Legistics
Solect CRAT #: CRAT 1 🛩		
	CRAT - Calculation Results	
Today		CRAT
	CRAT Velue \$1,000,000	
	Annus/ Growth Rate 7.00%	
	Payrout Parte 6,0145 (561,400)	
		Ļ
At End of Term		CRAF
(in Year 20)	CRAT Value \$1,394,071	
		EX.AN) 2003 🖨 🚺 97% (Rx.Widt
		# 2024 Hedden Het Publishing LLC Terms Privacy

Charitable Remainder Unitrusts (CRUTs) and NIMCRUTS

EstateView includes a calculator to assist planners in organizing and preparing for Charitable Remainder Unitrusts (CRUTs). Additional options will help the planner to estimate values for Net Income with Make-up provisions CRUTs (NIMCRUTs).

We have included some helpful information and tips to guide you in your planning process.

	We have covered CRATs in a previous chapter. A CRUT is the second main category within Charitable Remainder Trusts. With a CRUT, the non-charity beneficiaries receive an annual (or more frequent) payment. This payment is based on a percentage of the Trust value, which can range from 5% to 50%. Like a CRAT, the charity beneficiary receives the remaining assets, at the end of the Trust term.
4	CRUTs are often used by taxpayers who want to defer gain on the sale of an asset that is transferred to the CRUT and then sold by the CRUT. This is because CRUTS (and CRATS) don't pay income tax—the tax is paid by the payment recipients, when they receive them.

	Danger, Planner Robinson! Danger!
101	1. If the Trust asset values <u>go up</u> , at a rate higher than the payment rate, the family is usually better paid by a CRUT.
	2. If the Trust asset values <u>go down, or do not grow</u> by a significant amount, the family is usually better paid (and financially safer) with a CRAT.

Professor Hesch's Planning Tips
1. There are varieties of CRUTs called NIM-CRUTS and Flip NIM CRUTs, which allow for greater deferral. In this, either no payments or very small payments may be made for a number of years, followed by large deferred payments in later years, to further defer income tax on large sales.
2. CRUTs can be structured to pay 90% of their value back to the donors thereof, over the term of years or lives thereof.

CRUT Options

Starting with the top pane, we find the EstateView options: "Standard," "Pro," and "Pro-Plus."

Charitable Remainder Unitrust					
	Click to see results				
Standard	Pro		Pro-Plus		
4 ^L Move to Left ⓒ Screenshot					
CRUT 1			Duplicate Delete		
Highest Available § 7520 Rate	-	5.20%	+		
	Best to use highest rate.				
Feb	Mar		Apr		
4.80%	5.00%		5.20%		
Term or Life	Term		►		
Term of CRUT (max: 20)		20	•		
Always Maximize Payout Rate?					
Payout Rate	-	11.44%	+		
5.00%			11.44%		
Min			Max		
Payout Schedule	Annual		►		
Number of Months before First Payment	-	12	+		
Trust Value		\$1,000,000	•		
Open <u>Life</u>	Insurance Estimator to Replace Remainde	r			

The calculator opens in *Standard* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Standard, Pro,* and *Pro-Plus*), with each providing more planning options than the last.

Standard	Pro	Pro-Plus
术 Move to Left 🕝 Screenshot		

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

• By clicking the $\exists c$ icon, you can toggle back and forth between the data entry screen and the results screen. On this screen, the symbol is accompanied by *Move to Left*, and on the results screen it includes *Center*.

		-	
	Aradi tandari dan sana aradi sana aradi sana aradi sana aradi sana ar aradi sana aradi sana arad		<image/> Team Team Team Image: Ima
Tended.	a literature of the second s	Term (max)	Typic source of human participants and an analysis

• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Standard Options

The following depicts what a user might see under the *Standard* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

Charitable Remainder Unitrust						
	Click to see results					
Standard	Pro		Pro-Plus			
⊣L Move to Left () Screenshot						
CRUT 1			Duplicate Delete			
Highest Available § 7520 Rate		5.20%	•			
	Best to use highest rate.					
Feb	Mar		Apr			
4.80%	5.00%		5.20%			
Term or Life	Term		~			
Term of CRUT (max: 20)		20	•			
Always Maximize Payout Rate?						
Payout Rate	•	11.44%	•			
5.00%			11.44%			
Min			Max			
Payout Schedule	Annual		~			
Number of Months before First Payment		12	+			
Trust Value		\$1,000,000				
Open <u>Life</u>	Insurance Estimator to Replace Remainde					

Once you fill in the information, above, you can either click the $\neg \ulcorner$ (Move to Left) icon, or the "click to see results" button, at the top. Both methods will take you to the results screen.

Explanation of Standard Options

- Highest Available § 7520 Rate
 - Select the § 7520 rate to use for the calculation.



26 U.S. Code § 7520(a) prescribes that the valuation of any annuity, interest for life or term of years, or remainder or reversionary interest, is to be determined according to (1) Tables prescribed by the Secretary and (2) Using an interest rate equal to 120% of the Federal Midterm Rate for the month of the valuation date.

(additions and exceptions apply – see the Code section for detail)

- Term or Life
 - Select an annuity payment period; either a term of years or for the life of the Grantor.
- Term of CRUT
 - Enter the CRUT term in years (Maximum of 20 years).
- Payout Rate
 - Enter the CRUT payout rate, as a percentage (5.00% 11.50%).
 - NOTE: There is a toggle dutton, above this field, where the planner can select to always maximize the payout rate (leaving only a 10% remainder).
- Payout Schedule
 - Select between monthly, quarterly, semiannual, or annual.
- Number of Months Before First Payment
 - Select the delay time between transfer and when payments begin (up to 12 months) to generate.
- Trust Value
 - Enter the current value of the trust assets.

Pro Options

Standard Pro-Plus

The *Pro* options include the above (*Standard*) options, in addition to the following:

Transfer Date	02/18/2024				
Number of Lives					
Grantor Age (Nearest Birthday) 💼	- + 70				
Date of Birth:					
mm/dd/yyyy	Age at Nearest Birthday: 0				
Table2010CM Life Expectancy	148.7 / 78.7 (78.7 years)				
Grantor Yr of Death	● ● 85				
Gantol II of Death	(Year 15)				
# of Years Illustrated	• + 30				
Mortality Table	Table 2010CM (** Required **)				
Annual Growth Rate	8.50% +				
Income Tax Rate	37.00% +				
1.00%	60.00%				
Use FLIP NIMCRUT?:					
NIMCRUT # Of Deferral Years	• + 0				
Percent of Payment Deferred	• + 0.00%				
Explanation of Pro Options

- Transfer Date
 - Select the date of the asset transfer to the CRUT.
- Number of Lives
 - Enter the number (1 or 2) of lives to be considered for the term of the Trust.
 - 1 = Ends at Grantor's death; 2 = Ends at Surviving Spouse's death.
- Grantor Age
 - Enter the age of the Grantor on the Date of Transfer.
- Grantor's Date of Birth
 - Enter the Grantor's Date of Birth.
- Table 2010CM Age of Death
 - Actuarial age of death, based on the selected mortality table (below).



26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

- Grantor Year of Death
 - Enter the age to use as a projected age of death in the CRAT calculations.
- Number of Years Illustrated
 - Enter the number of years for *EstateView* to illustrate
- Mortality Table
 - Select the mortality table for *EstateView* to use to do the CRAT Calculation (Table2010CM or Table 2000CM)
- Annual Growth Rate
 - Enter the expected annual growth rate of the assets (default is 7%)
- Income Tax Rate
 - Enter the income tax rate, based on the client's income level (1% 60%)

• Use FLIP NIMCRUT?

- By Checking this box, the planner will have access to the following prompts:
 - NIMCRUT Number of Deferral Years
 - Percent of Payment Deferred



Pro-Plus Options

Standard	Pro	Pro-Plus

The *Pro-Plus* options include the above (*Standard* and *Pro*) options, in addition to the following:

Time Value of Money, Illustration, Rate	5.80%
Change Remainder Factor Calculation Method?	Interpolation 🗸

Explanation of Pro-Plus Options

- Time Value of Money, Illustration Rate
 - Enter the expected rate of annual inflation to determine the Time Value of Money
- Change Remainder Factor Calculation Method?
 - The planner can select whether to have EstateView calculate the Remainder Factor using either *Interpolation* or *Exact* figures

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg \neg$ icon, or the "click to see results" button. Both methods will take you to the results screen.

(teres)		2162					(122) (22	erete Coplemetto	Shareswitz	Clari	fp - Calculation	Autom +	(Harrison)					
Charitable Rema	inder Unitrust					Summaries & Details					Terative	& Charts				Trust Logittim		
Statute	Pro-Plus	CRU	T Sun	nmaries	Alter Sum	nary Columns 🔘	0											
) Center 🛞 Scre	erenat 📕 🗒	CRUM	Tem	Number G	rantor Sonik	Table Year Actu	a Contribution Pavout	Moi Pavout Bef	VDIS DIRE 157 Vear		able F Adjusted Pasout a	scome Remainder	1 7520 5 7520 Reportable	Total Illustrat	W 1 ed income	YR Fre	wit Actual PV	Actual PV
CRUT 1 Outle		*	CRUT	of Ueti	Age Age	Este of Expe Espec Death tank	e Amount Rate	Schedule Fit				Factor Factor	Charitable Value of Unitrust	Payments End Val	ue Tax Type of C Savings	FLIP Dep	ount Payments	of Remotector
ransfer Date	94/14/2034		20		10 10/2	78.0 21 21	51.000.000 11.44%	Annual 1		1.20% (0.)		0.000020	internet		NT 537/007 FLP MM	-		
Tighest Available 8	5.20%	1000	10	11000	10 107	164 23 21	SI,000,000 (Lers	Addated 1	341,894	1.20% 2.	10.02570 10.025 00	0,00000	5100,070 5811,000	32,732,492 31,021,4	Contraction of the local division of the loc	CONTRACTOR NO.	Concernance of the local division of the loc	CALCULATION.
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4,0% 5.0	2% \$20%	CRU	T Det	ana rene	LICENSEL SASEL	intra section												
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Grantor Age (Net			Year	Grantor	Servivor	Probability Survival	Probability Of Death	Beginning	4.01001	Payout	Annual Payment	Actual Pay	Make-Up Payment	Make-Up Payment	Cumulative Make-Up	and the second	PV of Annuity	Pirat
Lethidays 🗖	And a second second	Vear		Age	Age	To Year	Each Year	Value	Growth	Bata	Amount	Mar	Owed	Made	Owed	End Value	Payments	Renaio
ate at Drifts	Age test	2025	1.1	61	0	99.99%	0.01%	\$1,030,000,00	560,780,82	11,44%	\$81,803,84		\$81,803,84	50.00	501.803.84	\$1,060,780,63	\$2.00	\$998.85
and Mathematica	Sinth stance	2326	2	62	0	99.99%	0.01%	\$1,090,780,83	\$90,166,37	11,69%	\$121,353.33		\$121,353,33	\$0.00	\$203.157.17	\$1,150,947,20	(\$2.01)	\$1,020.4
IIIII E	erte	2027	1.5	65	D	92.55%	0.01%	\$1,150,847,20	\$97,850.51	11.46%	\$131,665.30	6,00	\$131,655.56	\$0.00	\$154,825,55	\$1,245,777.71	(\$0.01)	\$1,042,50
sole2010CVI Life.	13 8.(78.8	2328	4	54	D	92.97%	0.01%	\$1,248,777.71	\$105,146.11	112645	\$142,893.17	\$0.00	\$142,660.17	\$0.00	\$477,665.10	11,054,823.82	(\$2.01)	\$1,065,16
apectance	yes	2022	1 5	65	0	22,95%	0,01%	\$1,354,922.62	\$715,188.52	11,44%	\$155,003.3	40.00	\$155,003.28	\$0.00	38.52 555.95	\$1,470,082.54	\$0,00	\$1,008,23
Erm of CRUT Trans	And Inc. of Concession, Name	2030		66.	D	92.85%	0.01%	\$1,470,092.54			\$168,178,		\$165,175.56	\$2.00	\$600,867,34	\$1,595,050.18	\$2.00	\$1,111,80
2		2031		67	0	99.94%	0.01%		\$135,579.27		\$182,473	1000	\$162,473,74	\$0.00	\$983 341,28	\$1,730,629,45	\$0.00	\$1,135,88
		2032		68	.0	99.93%	0.01%	\$1,730.629.45			\$197,984.01	\$0.00	\$197,984,01	\$0.00	\$1,181,325,29	\$1,877,732.95	\$5.00	\$1,160,48
Granter Trial Deatri	6 65	2033		69	.0	99.92%	0.01%	\$1,977,732,85			\$214,812,69	\$0.00	\$214,812,65	\$0.00	\$1,396,137,94	\$2,037,341,25	\$9.99	\$1,185,61
	(1697 25)	2334		20	0	99.91%	0.01%	\$2,037,340,25			\$233,071.72	50,00	\$233,071,72	50,00	£1,629,209,66	\$2,210,514.17	\$2.00	\$1,211,29
Actual Life Expectancy	E 0 O	2035		71	0	99.88%	0.02%	\$2,210,514,17			\$252,882.82	\$0.00	\$252,862,92	50.00	£1,682,092,48	\$2,398,407,87	\$2.00	\$1,237,52
Aprilar by Table	Table 2010CM (** 💌	2056		72	D D	92.87%	0.02%	\$2,598,407,27			\$274,577.86 \$297.698.98	\$0.00	\$274,577.55 \$207.699.93	10.00	\$2,156,470,54 \$2,454,170,32	12,002,272,54	\$2.00	\$1,264(52
and the second sec		2057		74	0	92.54%	0.02%	\$2,622,272,54	\$239,994.50		\$525,004.48	\$0.00	\$533,004.45	\$0.00	\$2,454,110.52	13,003,463.30	\$0.00	\$1,519,65
aways Maximipé ayout Rate?	5	20.52		75		28,615	0.03%	\$3,055,460,30			\$350,458,88	\$0.00	\$350,459,85	\$2,00	\$3.127.634.66	15.325.854.42	\$2.00	\$1,540,00
		2043		78	p	99.78%	0.03%	\$3,325 854.42			\$380,243.95	\$0.00	\$580,248,95	\$0.00	\$1,507,683,61	\$3,636,382.05	\$2.00	\$1,377,46
ayout Rate	11,44%	2041		77	0	99.75%	0.04%	\$3,605,382,05			\$412,570,11	\$0.00	5412,570,11	\$0.00	\$3,920,453,72	\$3,912,934,53	\$5.00	\$1,407,29
5,07%	0 11,44%	2942	18	78	0	99.71%	0.05%	\$3,912,924.53	\$332,946.59	11.44%	\$447,633.57	\$0.00	\$447,638,57	\$0.00	\$4368.092.29	\$4,245,523,12	\$0.00	\$1,437,77
Mit	Max	-2043	1 17	23	B	99.EE%	1.06%	\$4,245,523.12	\$360,869,47	11.00%	5485,637.84	\$3,626,392,59	\$0.00	83 120 704 74	1124738758	81.000.000.000	\$1,150,004.74	\$318.555
nnual Growth Rate	8,50%	2044	20;	85	0	99.61%	0.06%	\$1,000,000,00	585,000.00	11,53%	\$114,403.00	8114,400.00	\$0.00	\$0.00	\$0.00	5970,600.00	\$1,184,375,44	\$291/440
	and the owner of the owner owner	2345	1 21.	41	D	92,54%	0.07%	\$973,850,00	\$82,501,00	11.46%	\$31,657,54	\$51,037.54	10,00	\$0.00	\$0.00	\$1,021,485.16	\$1,183,320.65	\$286,677
noome Tax Rate	37,00%																	
1,30%	60.03%																	
Nyout Schedule	Annual 🛩																	
Number of Months																		
before First Payment	12																	

*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the CRUT Summaries section.

				Summaries & Details			-		TimeBr	ies & Charts				Trust Logistics		
RUT	Sun	nmaries	Alter Sumr	nary Columns 💿	۲											
CRUT #	Term of CRUT	Number of Lives	Grantor Survin Age Age	Expec- Death tane	e Contribution Paye cc- Amount Rat C <mark>7</mark>	ut Payout Be schedule F Pay		Rate Adj	actor (Table F)	Income Remainder Factor Factor	Charitable Value of Unitrust Remainder Interest	Total Illustra Payments End Va	ue Tax Type o Savings	FLIP Disc Ra	ent Actual PV lue of Annuity ount Payments lue	Actual PV of Remainder
1	20	1	60 N/A	1 78.8 25 21	\$1,000,000 11.4	% Annual	2 581,804	5.20% 0.	350570 10,875	0.899980 0.100020	\$100,020 \$899,980	\$3,752,430 \$1,021,	163 \$37,007 FLIP NI	N-CRUT 19 6.2	0% \$1,193,321	\$288,807
													FR All	100%	6	97% FX Wid
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RUT	Det	ails Alt	er Detail Colu	imns Below												
	-															
CR	UTI															
haw I	E.mart.	-		Year(s) 🕘 Year Of D	eath 🛛 End Of Terr	Flip NIMCF	I (T Vent								0	Depert to De
		and the second	- montheline				North Team									
Year	Year	Grantor	Survivor	Probability Survival To Year	Probability Of Deat Each Year	Beginning Value	Growth	Payout Rate	Annual Payment Amount	Actual Payment Made	Make-Up Payment Owed	Make-Up Payment Made	Cumulative Make-U Owed	End Value	PV of Annuity Payments	PV of Remaind
2025		61	/ vyc	99,99%	0.07%	\$1,000,000,0	\$60,760,82	11.44%	\$81,833,84	\$0.00	\$61,803,84	\$0,00	\$81,803,84	\$1,060,780,63	50,00	\$998,852
2025	2	62		99,99%	0,01%	\$1,050,750,8		11,44%	\$121,353,33	\$0.00	\$121,353,33	30.00	\$203,157.17	\$7,150,947,20	(\$0,01)	\$1,020,48
2027	3	63		99,98%	6.01%	\$1,150,947,2		11,44%	\$131,668.36	\$0.00	\$131,668.36	\$0.00	\$334,825.53	\$1,248,777.71	(\$0.01)	\$1,042,58
2020	4	64	0	99,97%	0.0115	\$1,248,777,7		11.44%	\$142,850,17	\$0.00	\$142,860,17	\$0.00	\$477,685,70	\$7.354.925.82	(\$0,01)	\$1,065,164
2029	5	65	c c	95,96%	0.01%	\$1,354,923.6			\$155,003.28	\$3.00	\$155,003.28	\$0.00	1632,685,95	\$1,470,092,34	\$0.00	\$1,058,233
2050	6	66		99.95%	0.01%	\$1,470,092,34		11,44%	\$168,178,56	\$0.00	\$168,178,56	\$0.00	\$500.867.54	\$1 595 050 18	\$0.00	\$1,111,801
2051	7	07	0	99,94%	0.01%		\$135,579.27	12.44%	5162,473,74	\$0.00	\$182,473,74	50.00	\$903.341.20	\$1,730,029,45	50.00	\$1,135,880
2032	s	68	0	99.93%	0.01%	\$1,730,629,4		12,44%	\$197,954,01	\$0.00	\$197,984,01	\$0.00	\$1,181,325,29	\$1,877,732,95	\$0.00	\$1,160.450
2022	9	60	a.	99,92%	0.01%	\$1,877,782.9		11,44%	\$214 B12.65	\$3.00	\$214,812,65	\$0.00	\$1,395,137.94	\$2,037,340.25	\$0.00	\$1,185,612
2034	10	70	0	99,91%	0.01%	\$2.037,340,2		11,44%	\$233.071.72	\$0.00	\$233,071,72	50.02	\$1,629,209.66	\$2,210,514.17	50.00	\$1,211,290
2035	11	25	0	99.69%	0.02%	\$2,210,514,1		11,44%	\$252,882,82	\$0.00	\$252,882,82	\$0.00	51,882,092,48	52 398 407.87	\$0.00	\$1,237,523
	12	72	0	99.87%	0.02%	\$2,398,407,8		11,44%	\$274,377.86	\$0.00	\$274,577.86	\$0.00	\$2,156,470.34	\$2,602,272.54	\$0.00	\$1,264,324
		73	0	99.86%	0.02%	\$2,602,272,5	\$221,193.17	11.44%	\$297,699.98	\$0.00	\$297,699.98	\$0.00	\$2,454,170,32	\$2,823,465,71	\$0,00	\$1,291,706
3500	13			99,84%	0.02%	\$2,823,465.7	\$239,994.59	11,44%	\$323,004.48	\$0.00	\$323,004,48	\$0.00	\$2,777,174.00	\$3,063,460.30	\$0,00	\$1,319,661
2086 2087	13	24	.0			\$3,063,460,34	\$260,394,13	11,44%	\$350,459.55	\$0.00	\$350,459.86	\$0.00	\$3,127,634.66	\$3,323,854.42	\$0.00	\$1,346,261
2086 2087 2030			0 Q	99.81%	0.03%			11,44%	\$380,248,95	\$0.00	\$380,248,95	\$0.00	\$3,507,883,61	\$3,606,382.05	\$0.00	\$1,377,461
2086 2087 2030 2030	14	24		99.81% 99.78%	0.03%	\$3,323,854.4	\$282,527.63	11,4475								
2036 2037 2036 2039 2040	14 15	74 75	0					11,44%	\$412,570,11	\$0.00	\$412,570.11	\$0.00	\$3,920,451.72	\$3,912,924.55	\$0.00	\$1,407,293
2035 2086 2087 2030 2039 2040 2041 2042	14 15 16	74 75 76	0 0	99.7831	0.03%	\$3,323,854.4.	\$306,542.47		\$412,570,11 \$447,638,57	\$0.00 \$0.00		\$0,00 \$0,00	\$3,920,451.72 \$4,368,092.29	\$3,912,924.53 \$4,245,523.12	\$0.00 \$0.00	\$1,407,293 \$1,437,771
2036 2037 2038 2039 2040 2041	14 15 16 17	74 75 76 77	0 0 0	99.783L 99.757s	0.03% 0.04%	\$3,323,854.4. \$3,606,382.0	\$306,542.47 \$332,596.59	11,44%			\$412,570.11					
2086 2037 2038 2039 2040 2041 2042	14 15 16 17 18	94 75 76 77 78	0 0 0	99.783L 99.75% 99.71%	0.03% 0.04% 0.05%	\$3,323,854,4, \$3,606,362,0 \$3,912,924,5	\$306,541.47 \$332,596.59 \$360,869.47	11,44% 11,44%	\$447,638.57	\$0.00	\$412,570,11 \$447,638.57	\$0,00	\$4,368,092.29	\$4,245,523.12	\$0.00	\$1,437,771

Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

CRUT Summaries

This top portion shows the totals for the CRUT, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the ⁽ⁱ⁾ icon. Clicking the ⁽ⁱ⁾ icon will hide the summaries portion.

<u> </u>				iummari	rs & De	talis				-				Time	inės & Cha	rts						This	it Logis	dics		
RUT Su	immarie	s <u>Alter</u>	Summa	iy Colui	nns	0	0																			
CRUT Terr # of CRU	Number	Grantor Age	Survivor Age	IRS Table Life Expec- tancy	Vear of Death	Actual Life Expec- tancy	Contribution Amount		Payout Schedule	Months Before First Payment	1st Year Pmt		Table F Adjustment Factor	Adjusted Payout Rate (Table F)	Income Factor	Factor	§ 7520 Reportable Charitable Remainder		Total Payments	Illustrated End Value	Yr 1 Income Tax Savings	Type of CRUT	ot	Value	Actual PV of Annuity Payments	of
1 20	100	60	N/A	78.8	25	21	\$1,000,000	11.44%	Annual	12	\$81,804	5.20%	0.950570	10.875	0.899980	0.100020	\$100,020	\$899,980	\$3,752,430	\$1,021,463	\$37,007	FUP NIM CRUT	19	6.20%	\$1,193,321	\$288,807

CRUT Details

The data is in a spreadsheet format, arranged by year, grantor age, beginning values (by year), growth or use of funds, payment amount, ending values (by year), payout rate, and probability of survival or death per year.

	Every	-	1 💽	Year(s) 🛑 Year Of De	eath 🛛 🖲 End Of Term	Flip NIMCRU	T Year								0	Export to Exce
Year	Year #	Grantor Age	Survivor Age	Probability Survival To Year	Probability Of Death Each Year	Beginning Value	Growth	Payout Rate	Annual Payment Amount	Actual Payment Made	Make-Up Payment Owed	Make-Up Payment Made	Cumulative Make-Up Owed	End Value	PV of Annuity Payments	PV of Remainder
2025	1	61	0	99.99%	0.01%	\$1,000,000.00	\$60,780.82	11,44%	\$81,803.84	\$0.00	\$81,803.84	\$0.00	\$81,803.84	\$1,060,780.83	\$0.00	\$998,852.0
2026	2	62	0	99.99%	0.01%	\$1,060,780,83	\$90,166.37	11,44%	\$121,353.33	\$0,00	\$121,353.33	\$0.00	\$203,157.17	\$1,150,947.20	(\$0.01)	\$1,020,484.
2027	3	63	0	99.98%	0.01%	\$1,150,947.20	\$97,830.51	11,44%	\$131,668.36	\$0.00	\$131,668.36	\$0.00	\$334,825.53	\$1,248,777.71	(\$0.01)	\$1,042,585.3
2028	4	64	0	99.97%	0.01%	\$1,248,777.71	\$106,146.11	11,44%	\$142,860.17	\$0.00	\$142,860.17	\$0.00	\$477,685.70	\$1,354,923.82	(\$0.01)	\$1,065,164.8
2029	5	65	0	99.90%	0.01%	\$1,354,923,82	\$115,168.52	11,44%	\$155,003.28	\$0.00	\$155,003.28	\$0.00	\$632,688.98	\$1,470,092.34	\$0.00	\$1,088,233.3
2030	6	66	0	99.95%	0.01%	\$1,470,092.34	\$124,957.85	11,44%	\$168,178.56	\$0.00	\$168,178.55	\$0.00	\$800,867.54	\$1,595,050.18	\$0.00	\$1,111,801.4
2031	7	67	0	99,94%	0.01%	\$1,595,050,18	\$135,579.27	11,44%	\$182,473.74	\$0.00	\$182,473.74	\$0.00	\$983,341.28	\$1,730,629.45	\$0.00	\$1,135,880.0
2032	8	68	0	99.93%	0.01%	\$1,730,629,45	\$147,103.50	11.44%	\$197,984.01	\$0.00	\$197,984.01	\$0.00	\$1,181,325.29	\$1,877,732.95	\$0.00	\$1,160,480.
2033	9	69	0	99.92%	0.01%	\$1,877,732.95	\$159,607.30	11,44%	\$214,812.65	\$0.00	\$214,812.65	\$0.00	\$1,395,137.94	\$2,037,340.25	\$0.00	\$1,185,612.
2034	10	70	0	99.91%	0.01%	\$2,037,340,25	\$173,173.92	11,44%	\$233,071.72	\$0.00	\$233,071.72	\$0.00	\$1,629,209.66	\$2,210,514.17	\$0.00	\$1,211,290.
2035	11	71	0	99.89%	0.02%	\$2,210,514,17	\$187,893.70	11,44%	\$252,882.82	\$0.00	\$252,882.82	50.00	\$1,882,092.48	\$2,398,407.87	\$0.00	\$1,237,523.
2036	12	72	0	99.87%	0.02%	\$2,398,407,87	\$203,864.67	11,44%	\$274,377.86	\$0.00	\$274,377.86	\$0.00	\$2,156,470.34	\$2,602,272.54	\$0.00	\$1,264,324.
2037	13	73	0	99.86%	0.02%	\$2,602,272.54	\$221,193.17	11.44%	\$297,699.98	\$0,00	\$297,699.98	\$0.00	\$2,454,170.32	\$2,823,465.71	\$0.00	\$1,291,706.
2036	14	74	0	99.84%	0.02%	\$2,823,465.71	\$239,994.59	11,44%	\$323,004.48	\$0.00	\$323,004.45	\$0.00	\$2,777,174.80	\$3,063,460.30	\$0.00	\$1,319,681.
2039	15	75	0	99.81%	0.03%	\$3,053,460.30	\$260,394.13	11,44%	\$350,459.86	\$0.00	\$350,459.86	\$0.00	\$3,127,634.66	\$3,323,854.42	\$0.00	\$1,348,261.
2040	16	76	0	99.78%	0.03%	\$3,323,854,42	\$282,527.63	11,44%	\$380,248.95	\$0.00	\$380,248.95	\$0.00	\$3,507,883.61	\$3,606,382.05	\$0.00	\$1,377,461.
2041	17	77	0	99.75%	0.04%	\$3,606,382.05	\$305,542.47	11,44%	\$412,570.11	\$0.00	\$412,570.11	\$0.00	\$3,920,453.72	\$3,912,924.53	\$0.00	\$1,407,293.
2042	18	78	0	99.71%	0.05%	\$3,912,924.53	\$332,598.59	11,44%	\$447,638.57	\$0.00	\$447,638.57	\$0.00	\$4,368,092.29	\$4,245,523.12	\$0.00	\$1,437,771.
2043	19	79	0	99.66%	0.06%	\$4,245,523,12	\$360,869.47	11,44%	\$485,687.84	\$3,606,392.59	\$0.00	\$3,120,704.74	\$1,247,387.55	\$1,000,000.00	\$1,150,024.74	\$318,885.0
2044	20	80	0	99.61%	0.06%	\$1,000,000,00	\$85,000.00	11,44%	\$114,400.00	\$114,400,00	\$0.00	\$0.00	\$0.00	\$970,600.00	\$1,184,375,44	\$291,440.5
2045	21	81	0	99.54%	0.07%	\$970,600.00	\$82,501.00	11,44%	\$31,637.84	\$31,637,84	\$0.00	\$0.00	\$0.00	\$1,021,463.16	\$1,193,320.68	\$288,807.0

These details may be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Timeline

This chart shows the beginning value, growth, and annuity amounts for each year, up to the Grantor's projected (based on selected mortality table) age of death.



Trust Value over Time

This chart shows the value of the trust, starting from the Transfer Date up to the Projected Age of Death.



Trust Logistics

Located next to the "Timelines and Charts" tab, we find the "Trust Logistics" tab. This section displays summary calculation results, created from the inputs entered by the planner.

Summaries & Details	Timelines & Charts	Trust Logistics
elect CRUT #: CRUT I 💙		
	CRUT - Calculation Results	
Today		CRUT
	CRUT Value \$1,000,000	
	Annuar Growth Rate 8.50%	
	Payout Bate 11.445 (\$114.400)	
		Ŷ
At End of Term		CRUT
(in War 20)	CRUT VALie \$1,021.463	
	Annuar Growth Rate 6.00%	
		Ĵ
Upon Desth (in Ken 21)		CRUT
(in Vear 21)	CRUT Value \$1,021,463	
		(RKAI) (DOS) 🕒 💽 \$7%, (RKAI

Life Estate and Remainder Interest Planning

EstateView includes a calculator to assist planners in organizing and preparing for Life Estate and Remainder Interest Planning. We have included some helpful information and tips to guide you in your planning process.

A Life Estate is an interest in property, typically real estate, that the Life Tenant has the use of, for life.
In estate planning , this typically occurs when the owner sells or gifts the property to a person or Trust, but keeps this Life Estate interest. At the death of the Life Tenant, all remaining interests in the property transfers to the Remainderman, which then holds both legal and equitable title on the property. If the Remainderman is a Trust, use of the property is directed according to the Trust Agreement.
In tax planning, Life Estate and Remainder Interest planning most often involve the following:
1. A person can gift the Remainder Interest in a residence or farm to charity and receive an immediate tax deduction – for allowing the property to go to charity upon his or her death.
2. A person can purchase a Life Estate in a residence at the same time that his or her descendants, or a trust for descendants, buys the Remainder Interest. On death, the property is not subject to estate tax, if the purchase is properly structured.
Planning for Remainder Interest is always important, but more so when legal title to the property is held within a Trust.

Danger, Planner Robinson! Danger!
1. The value of a Life Estate and a Remainder Interest is based upon the Table 2010 and §7520 rates, as opposed to market value (what a willing buyer would pay a willing seller) for such an interest.
2. A term-of-years interest is valued in the same way. For example, a right to live in a residence for 15 years will be valued based on the Table 2010 and 7520 calculations.
3. The IRS takes the position that the purchase of a remainder interest by a life estate holder must be for the fair market value of the entire asset (not just the value of the remainder interest) in order to avoid estate tax on the death of the life estate holder under IRC Section 2036(a).



Professor Hesch's Planning Tips

A pre-existing irrevocable Trust for the benefit of descendants of an individual may jointly purchase a property by contributing the remainder interest value while the older individual contributes the life estate value and makes use of the property whereby it will not be subject to federal estate tax on death.

Life Estate Options

Starting with the top pane, we find the EstateView options: "Standard," "Pro," and "Pro-Plus."

Life Estate			
	Click to see results		
Standard	Pro	Pro-Plus	
⊀ Move to Left ② Screenshot			
Estate 1		Duplic	Delete 🔨
§ 7520 Rate	-	5.20%	+
Number of Lives	Two		~
Age (Nearest Birthday) 📃		70	•
Date of Birth: mm/dd/yyyyy	Age at Nearest Birthday:	0	
2nd Life Age (Nearest Birthday)		50	•

The calculator opens in *Standard* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Standard, Pro,* and *Pro-Plus*), with each providing more planning options than the last.

Standard	Pro	Pro-Plus
⊰⊑ Move to Left		B

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

• By clicking the $\neg c$ icon, you can toggle back and forth between the data entry screen and the results screen. On this screen, the symbol is accompanied by *Move to Left*, and on the results screen it includes *Center*.

 (NI) Constitution Statistics (SII) (2000) (Annual (SII)	
	Started Mark Taylord Started S

• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Standard Options

The following depicts what a user might see under the *Standard* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

Life Estate			
	Click to see results		
Standard	Pro	Pro-Plus	
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Estate 1		Duplicate Delete	\sim
§ 7520 Rate	•	5.20%	+
Number of Lives	Тwo		~
Age (Nearest Birthday) 📃		70	•
Date of Birth:	Age at Nearest Birthday: 0		
mm/dd/yyyy	P Age at Nearest bittiday. 0		
2nd Life Age (Nearest Birthday)		50	+

Once you fill in the information, above, you can either click the $\neg \ulcorner$ (Move to Left) icon, or the "click to see results" button, at the top. Both methods will take you to the results screen.

Explanation of Standard Options

- § 7520 Rate
 - Select the § 7520 rate to use for the calculation.



26 U.S. Code § 7520(a) prescribes that the valuation of any annuity, interest for life or term of years, or remainder or reversionary interest, is to be determined according to (1) Tables prescribed by the Secretary and (2) Using an interest rate equal to 120% of the Federal Midterm Rate for the month of the valuation date.

(additions and exceptions apply – see the Code section for detail)

- Number of Lives
 - Select either for the life of the Grantor or for the Grantor and another (one or two)
- Grantor Age / Second Person Age (If selected for two lives)
 - Enter the age of the Grantor (and second person) on the Date of Transfer
 - Enter the Grantor's Date of Birth

Pro Options

Standard	Pro	Pro-Plus

The *Pro* options include the above (*Standard*) options, in addition to the following:

Transfer Date	02/19/2024	
	free constants	
Table2010CM Life Expectancy	102.4 / 82.4 (32.4 years)	
Illustrated Age of Death	(Year 15)	•
# of Years Illustrated	15	•
Value of Asset	\$1,000,000	
Annual Growth Rate	7.50%	•
Mortality Table	Table 2010CM (** Required **)	~

Explanation of Pro Options

- Transfer Date
 - o Select the date of the asset transfer
- Table 2010CM Age of Death
 - Actuarial age of death, based on the selected mortality table



26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

- Illustrated Age of Death
 - Enter the age to use as the Grantor's age at death, for the private annuity calculation
- Number of Years Illustrated
 - Enter the number of years for *EstateView* to illustrate

- Value of Asset
 - Enter the value of the property to be transferred, at transfer date's value
- Annual Growth Rate
 - o Enter the expected annual growth rate of the assets
- Mortality Table
 - Select the mortality table for *EstateView* to use to do the Private Annuity Calculation (Table 2010CM or Table 2000CM)

Pro-Plus Options

Standard	Pro	Pro-Plus

The Pro-Plus options include the above (Standard and Pro) options, in addition to the following:

Estate Tax Rate (%)	• • 0.00%
Time Value of Money, Illustration, Rate	• + 0.00%

Explanation of Pro-Plus Options

- Estate Tax Rate
 - Enter the Grantor's estimated Estate Tax Rate
- Time Value of Money, Illustration Rate
 - o Enter the expected rate of annual inflation to determine the Time Value of Money

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg c$ icon, or the "click to see results" button. Both methods will take you to the results screen.



*Display depicts Pro-Plus mode. Standard and Pro modes will contain less detail and information.

- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the Life Estate Summaries section.

					Sk	ummaries & Deta	ils							Timelines &	Charts		
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tate A	f Age	2nd L	ife Age Life		ear of Death Year	s Illus-trated Va			§ 7520 Rate				Estate Contribution Rem				ent Value
1	70	1	50	32.4	15	15	\$780.062	7.50%	5.20%	0.78006	0.21994	15.0012	\$780.062	\$219.938	\$854,000	\$410,789	
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ivat	e An	nuity	/ Details	Alter Detail (Columns Below												
Life	Estat	te 1															
		_														-	
OW E	very		1	Year(s)	Year Of Death											0	🔒 Export to E
ear Y	'ear #	Age 2	nd Life Age	Prob of Surviv	al Prob of Death	Life Estate Beg	nning Value	Growth (7.50%) Life	e Estate Year E	Ind Value Lif	le Estate Present Val	ue Estate Tax Savin	<mark>gs</mark> Estate Tax Savings Pre	sent Value			
025	1	71	51	99.99%	0.01%	\$780,06		\$58,504.68	\$838,567.0		\$796,635.31	\$310,269.82	\$295,495.07				
026	2	72	52	99.96%	0.03%	\$838,56		\$62,892.53	\$901,459.6		\$817,650.44	\$333,540.06	\$302,530.66				
27	3	73	53	99,91%	0.05%	\$901,45		\$67,609.47	\$969,069.0		\$837,118,31	\$358,555.56	\$309,733.77				
28	4	74	54	99.84%	0.03%	\$969,06		\$72,690.18	\$1,041,749.		\$857,049.70	\$385,447.23	\$317,108.39				
29	5	75	55	99.72%	0.11%	\$1,041,7		\$78,131.19	\$1,119,880.		\$877,455.64	\$414,355.77	\$324,658.59				
030	6	76	56	99.57%	0.15%	\$1,119,8		\$83,991.03	\$1,203,871		\$898,347.44	\$445,432.45	\$332,388.55				
31	7	77	57	99.37%	0,20%	\$1,203,8		\$90,290.36	\$1,294,161		\$919,736,67	\$478,839.89	\$340,302.57				
032	8	78 79	58	99.12% 98.81%	0.25%	\$1,294,1		\$97,062.14	\$1,391,223.		\$941,635.16	\$514,752.88	\$348,405.01				
033						\$1,391,2		\$104,341.80	\$1,495,565.		\$964,055.04	\$553,859.34	\$356,700.37				
034	10	80 81	60 61	98,42%	0.39%	\$1,495,5		\$112,167,43 \$120,579,99	\$1,607,733		\$987,008.74 \$1,010,508.94	\$594,861.29	\$365,193.23				
135 136	12	82	62	97.39%	0.56%	\$1,607,7 \$1,728,3		\$129,623,49	\$1,857,936		\$1,034,568.68	\$639,475.89 \$687,436.58	\$373,888.31 \$382,790.41				
356)37	13	83	63	96.72%	0.67%	\$1,720,5		\$139,345,25	\$1,997,281		\$1,059,201,27	\$738,994.33	\$391,904.47				
	14	84	64	95,94%	0.78%	\$1,997,2		\$149,796.15	\$2,147,078		\$1,054,420.35	\$794,418.90	\$401,235.53				
39		85	65	95.02%	0.92%	\$2,147,0		\$161,030.86	\$2,308,108		\$1,110,239.88	\$854,000.32	\$410,788.76				
															Fit All 100%] →	+ 100% Fit W

*Display depicts Pro-Plus mode. Standard and Pro modes will contain less detail and information.

Life Estate Summaries

This top portion shows the totals for the Life Estate, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the ⁽ⁱ⁾ icon. Clicking the ⁽ⁱ⁾ icon will hide the summaries portion.

					Summariles & D	etais							Timelines &	Charls		
			Alter Summa													
tate a	Age 2	nd Life Age L 50	Ife Expec-tancy 32.4	Year of Death 15	Years Illus-trated 15	Value of Asset A \$780,062	nnual Growth Rate 7.50%	5.20%	Life Estate 0.78006	Remainder Interest 0.21994	Annuity Factor 15.0012	Life Estate Contribution \$780,062	S219,938	Estate Tax Savings Esta \$854,000	ate Tax Savings Presen \$410,789	t Value
														Fit All 100%		100% H

Life Estate (Private Annuity) Details

The data is in a spreadsheet format, arranged by number of estates (or scenarios run), life expectancy, year of death, asset value and growth rate, remainder interest, contributions, and the present value of estate tax savings (using the plan).

Life Esi now Ever			1	🔄 Year(s) 🤘	Vear Of Death							🕲 🚺 Export t
lear Year	£\$.	Age 2	nd Life Ag	e Prob of Surviva	Prob of Death Life	e Estate Beginning Val	ue Growth (7.50%) L	ife Estate Year End Value	Life Estate Present Value	E Estate Tax Savings Est	ate Tax Savings Present Value	
025 1		71	51	99.99%	0.01%	\$780,062.40	\$58 504.65	\$858,567,08	1708,635,31	\$310,269,87	5205 405 07	
2026 2	1	72	52	99,96%	0.03%	\$838,567.08	\$62,892,53	\$901,459,61	\$817,650.44	\$333.540.06	\$302,550,65	
1027 3		78	53	99.91%	0.05%	\$901,459,61	\$67,609,47	\$969,069,08	5537,118,31	\$358 555.56	\$309,733.77	
028 4	1	74	54	99.84%	0.08%	\$969,069.08	\$72,680,18	\$1,041,749,26	\$857,049,70	\$385,447.23	5317,108.99	
029 5	1	75	55	99.72%	0.11%	\$1,041,749.26	578,131,19	51,119,680,46	\$677,455.64	\$414,355.77	\$324,656,59	
030 E		75	56	98.57%	0.15%	\$1,719,880,46	\$83,991.03	\$1,203,871.49	3590,347,44	\$445,432,45	5302,305.55	
1031 7		77	57	99.37%	0.20%	\$1,203,871,49	\$90,290,36	\$1,294,161.95	5910,736.67	\$478,839,89	\$340,302.57	
052 6	1	75	58	99,12%	0.25%	\$1,294,161,85	\$97,052.14	\$1,391,225.99	\$941,635.10	\$514,752,88	\$340,405,01	
1033 9		79	.59	95.81%	0.32%	\$1,391,223.99	\$104,341.80	\$1,495,565.79	5964,055.04	\$553 359.34	5356,700.37	
1054 10	٥	80	60	98,42%	0.39%	\$1,495,565.79	\$112,167,43	\$1,607,738,23	5987,008.74	\$594 861.29	\$365,193.23	
035 11	1	81	61	97.95%	0.47%	\$1,607,733,23	\$120,579.99	\$1728,313,22	\$1,010,505.94	\$639,475,89	5375,885.51	
1036 12	2	82	62	97.39%	0.56%	\$1,728,313,22	\$129,623,49	\$1,857,936.71	\$1,094,565,65	\$687,436,58	\$382,790.41	
037 13	3	83	63	95.72%	0.67%	\$1,857,936.71	\$139,345.25	\$1,997,281.96	\$1,059,201.27	\$738,994.35	\$391,934.47	
038 14	4	84	64	95,94%	0.78%	\$1,997.281.96	5149,796.15	\$2,147,078.11	\$1,084,420.35	\$794,418,90	\$401,235.55	
339 15	5	85	65	95,02%	0.92%	\$2,147,078.11	\$161,030,05	\$2,308,108,97	\$1,110,238,88	\$854,000.32	3410,785,75	

These details may be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Timeline

This chart shows the beginning value, growth, and annuity amounts for each year, up to the "# of Years Illustrated" input value.



Probability of Survival by Age

This chart starts at the Grantor's Age and shows the probability they will survive, to each age, up to the "# of Years Illustrated" input value.



Asset Value over Time

This chart shows the value of the asset, starting from the Transfer Date up to the "# of Years Illustrated" input value.



Amortization

EstateView includes a calculator to assist planners in organizing and preparing Amortization Schedules. We have included some helpful information and tips to guide you in your planning process.

	 Amortization is the process of paying off debt, as a function of principal and interest payments, over time. An Amortization Schedule is created using the applicable inputs, assuming timely and accurate payments that are equal in amount, and pay the loan in full, over a specified number of payments. The elements of an Amortization Schedule are: Date of Loan (the starting point for the schedule) Loan Principal Amount Interest Rate Payment Frequency (typically monthly for personal loans) Number of Payments
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 EstateView allows planners to solve for any of the following factors, by selecting them the "Answer Needed" listed options: Payment Amount Number of Payment Principal Amount Interest Rate EstateView presents this information, and an Excel exportable amortization schedule understandable format that the user can periodically refer to for planning purposes. EstateView also allows the user to compare the results of different loans and to educate client as to the results of different decisions, while also making it easy and convention what terms to use. 	, in an ate the ent to
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Amortization Options

Unlike many of the previous calculators shown in this guide, the Amortization Calculator is not split into *Simple*, *Pro*, and *Pro-Plus*. Therefore, there is no mode selection bar. Jumping right in:

- By clicking the "Duplicate" button, you can create additional Amortizations that will be considered in the calculations.
- By clicking the $\neg c$ icon, you can toggle back and forth between the data entry screen and the results screen.

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Amortization		Amortization	Annual States	Personal & March
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• By clicking the ⁽ⁱ⁾ icon, the planner can take a snapshot of the input information at any time.

Options

The following depicts what a planner might see on the data entry screen. Keep in mind, the Amortization Calculator, unlike many others, does not include advanced options (*Pro* and *Pro-Plus*).

Amortization		
	Click to see results	
♣ Move to Left ③ Screenshot		
Amortization 1		Duplicate Delete
🌀 Choose what you wish to solve for:	Payment Amount Number of Payments Principal Amount Interest Rate	
Principal Amount	=\$120,000	•
Interest Rate 🐟 Look Up AFR	- 8.00%	+
Payment Frequency	Monthly	~
Number of Monthly Payments	- 24.0	•
Payment Amount	- \$5,427	
Date of Loan	04/22/2024	

Once you fill in the information, above, you can either click the $\neg \neg$ (Move to the Left) icon, or the "click to see results" button (at the top). Both methods will take you to the results screen.

Explanation of Options

- Answer Needed
 - Select the value that you want the calculator to solve for:
 - Payment Amount
 - Number of Payments
 - Principal Amount
 - Interest Rate
- For the other variables, not selected above, enter the information that is available, from:
 - Payment Amount
 - Number of Payments
 - Principal Amount
 - o Interest Rate
 - o Monthly or Annually Payments, and
 - o Date of Loan

Using the Results Screen

After entering the necessary information from above, you can either click the $\neg \Box$ icon, or the "click to see results" button. Both methods will take you to the results screen.

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Amortization	Dupicate Dointe	~		ent Amount	\$120,001,00	1.00%	34.00	68 \$5.427.27	Manthiy	\$10,254.60	34-21-2026		
				troom In	5120-000-00	8.00%	12.00	@ \$10,438.6t	Monthly	\$5,263.34	84-21-2028		
Checke what iou wish to solve arr	Perment Account Number of Poyneits Princips: Account Dimensit Rate											an as =	
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Payment	Mar	*	Payment Date Pa	Zament Num	Der Paymest Amo	unt: Interest Paid	Total Interest Pai	id Principal Paid Tr	atal Principal Paid	Balance			
frequency		1.1	04-21-2024	0	\$2.00	\$0.00	\$0.00	\$2.00	\$0,00	\$122,000.00			
Number of Monthly Royments	-0	0	05-21-2024	3.	\$10,438.61	\$800.00	\$600,00	59,638.61	59,636,61	£110,361.39	_		
		-	06-21-2024	2	\$10,436.61	\$735.74	\$1,535.74	\$9,702.87	\$19,341.48	1100,658,52			
aynett Anoont	427	0	07-21-2024	3	\$10,438,61	\$671.06	\$2,206.80	\$9,767.55	\$29,109.04	\$90,090.96			
Date of Loan	04/21/	-	08-21-2024	-	\$10,436,61	\$605.94	\$2,512,74	\$9,832,67	\$38,941,71	\$81,038,29 \$71,160,07			
			09-21-2024 10-21-2024	8	\$10,438-61 \$10,438.61	\$540,39 \$474,40	\$1353.13	\$9,898.22 \$9,984.21	\$48,839,93 \$56,604,14	\$61,195.86			
Amortization			11-21-2024	Ť	\$10,438.67	\$407,97	\$4255.50	\$10,030,64	\$68,854,78	\$37,145.22.			
2	Duplical state	~	12-21-2024	π.	\$10,438,81	\$341.10	\$4,576.00	\$10,097.51	\$75,952.28	\$41,087.71			
	R Paul	_	01-01-2025	U	\$10,438,61	\$275.78	\$4,350.39	\$10,164.83	\$89,097.12	\$30,902.88	Community of the local division of the local		
S Choose what	Ci ha er	_	02-21-2025	90	\$10,438.61	\$206.02	\$5,056,41	\$10,232,59	\$99.329.71	\$20,670.29			
you wish to solve for:	O Principal Amount		09-21-2025	11	\$10,438.61	\$137,80	\$5,154,21	\$10,300,81	\$109,630.52	\$10,369.48			
341. /	C Interest Rate		04-21-2025	12	\$10,438.61	\$49.13	\$526034	\$10,369.48	\$120,000.00	80.00			
Annopal Amount	\$120,000												
rtatatt Zata	1	-											
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- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the Amortization Summaries section.

			Sù.	mmaries & Details				Timelines & Charls	
mortization	Summari	es Alter Summa	ry Columns	0 0					
umort a 🚳 Answ	er Needed P	rincipal Amount In	sterest Rate Nu	mber Of Payment	Payment Amoun	Payment Freque	ency Total interest Paid	al Payoff Date	
1 Paymen	t Amount	\$120,000.00	8.00%	24.00	@ \$5,421,21	Monthly	\$10,254.60	04-22-2026	
								HAAN NOS 📄	100% TH We
	Den lle		and the table of						
Amortization	-	Alter Detail Colum	ins Below						
how Every	<u></u> 1	Payment(s)						0	Export to E
Payment Date Pay	ment Numb	er Payment Amoun	nt Interest Paid	Total Interest Pai	d Principal Paid T	stal Principal Paid	Balance		
04-22-2024	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0,00	\$120,000.00		
05-22-2024	1	\$5,427.27	\$800.00	\$800.00	\$4,627.27	\$4,627.27	\$115.372.73		
06-22-2024	2	\$5,427.27	\$769.15	\$1,569.15	\$4,655.12	\$9,285,40	\$110,754,60		
07-22-3024	3	\$5,427.27	\$738.10	\$2,307,25	\$4,689.18	\$13,974.58	\$106,025,42		
05-22-2024	.4	\$5,427.27	\$706.84	\$3,014.09	\$4,720,44	\$18,695.01	\$101,304,99		
09-22-2024	5	35,427.27	\$675.37	\$3,689.45	\$4,751.91	\$23,446.92	\$96,353.08		
10-22-2024	6	\$5,427.27	\$643.69	\$4,335,14	\$4,783.59	\$28,230.51	\$91,769.49		
11-22-2024	7	55,427.27	\$611.00	\$4,944.94	\$4,615.45	\$33,045.99	\$55,954.01		
12-22-2024	8	\$5,427.27	1979.69	\$5,524.63	\$4,647.55	\$37,893.57	\$82,106.43		
01-22-2025	9	\$5,427.27	\$547.38	\$6,072.00	\$4,879.90	\$42,773,47	\$77,226.53		
02-22-2025	10	\$5,427,27	\$514.84 \$482.09	\$6,586.85 \$7.068.94	\$4,912,43 \$4,945,18	\$47,685.90 \$52,631.08	\$72,314.10 \$67,366,92		
04-22-2025	12	\$5,427,27	\$449.13	\$7,518.07	\$4,978.15	\$57,609.23	\$62,390.77		
05-22-3025	13	\$5,427,27	\$415.94	\$7,934.01	\$5.011.34	\$62,620.57	\$57,379,43		
05-22-3025	14	\$5,427.27	\$382.53	\$8,355,01	\$5,044.75	\$67,865,31	\$52,334,69		
07-22-2025	15	55,427,27	\$348.90	\$8,665,43	\$5.076.38	\$72,743.69	\$47,256,31		
05-22-2025	16	\$5,427,27	\$315.04	\$6,983.48	\$5,112,23	\$77,855.93	\$42,144.08		
09-22-2025	17	35.427.27	3200 95	\$9,261,44	\$5,146,31	\$53,002.24	\$36,997,76		
10-22-2025	18	\$8,427.27	\$246.65	\$9,508.09	\$5,180.62	\$85,152.86	\$31,817.14		
11-22-2025	19	\$5,427,27	\$212.11	\$9,723,20	\$5,215,16	\$93,898.02	\$26,501.98		
12-22-3025	30	\$5,427,27	\$177.35	\$9,897.55	\$5,249.93	\$98.647.95	\$21,352.05		
01-22-2026	21	\$5,427.27	\$542.35	\$10,039.90	\$5,284,93	\$103,932.88	\$16,067.12		
02-22-2026	22	\$5,427.27	\$107.11	510,147.01	\$5,320.16	\$109,253.04	\$10,746.96		
ME-SE-SUSB	23	\$5,427.27	\$71.65	\$10,218,66	\$5,355.63	\$114.608.67	\$5,397.33		
03-22-2026	24	\$5,427.27	\$35.94	\$10,254.60	\$5,391.33	\$120,000.00	\$0.00		

*Display depicts Pro-Plus mode. Standard and Pro modes will contain less detail and information.

Amortization Summaries

This top portion shows the totals for the Amortization, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the \circ icon. Clicking the \circ icon will hide the summaries portion.



Amortization Details

The data is in a spreadsheet format, arranged by number of amortizations (or scenarios run), answers needed (you can select a different one for each scenario), principal amount, interest rate, number of payments, payments amount, payment frequency, total interest amount, and final payoff date.

Amortization	11						
how Every	A	Payment(s)					
Payment Date Pa	syment Nur	nber Payment Amount	Interest Paid	Total Interest Paid	Principal Paid	Total Principal Pai	d Balance
04-22-2024	0.	\$0.00	\$0.00	\$0.00	\$0.90	50.00	\$120,000,00
05-22-2024	1	\$5,427,27	\$803.00	\$800,00	\$4.627.27	\$4,627.27	\$115,372,75
06-22-2024	2	\$5,427,27	\$769.15	\$1,569.15	\$4,658.12	\$9,285.40	\$110,714.60
07-22-2024	3	\$5,427.27	\$738.10	\$2,307.25	\$4,689,18	\$13,974.55	\$106,025.42
06-32-2024	4	\$5,427,27	\$705.54	\$3,014.09	\$4,720.44	\$18,695.01	\$101,304.99
09-22-2024	5	\$5,427.27	\$675.37	\$3,689.45	\$4,751.91	\$23,446.92	\$95,553.08
10-22-2024	6	\$5,427.27	\$643.69	\$4,333.14	\$4,783.59	\$28,230.51	\$91,759,49
11.22.2024	7	\$5,427.27	\$611.00	\$4,944.94	\$4,615,48	\$33,045,99	\$86,954.01
12-22-2024	8	\$5,427.27	\$579.69	\$5,524.63	\$4.847.58	\$37,893.57	\$82,105,43
01-22-2025	9	\$5,427,27	\$547.58	\$6,072.00	\$4,879.90	\$42,773,47	\$77,226.53
02-22-2025	10	\$5,427,27	\$514.84	\$6,586,85	\$4,912,43	\$47,685.90	\$72,314,10
03-22-2025	11	\$5,427.27	\$482.09	\$7,068.94	\$4,945.18	\$52,631.05	\$67,368.92
QM-22-2025	12	\$5,427.27	\$449.13	\$7,518.07	\$4,978.15	\$57,609.25	562,390.77
05-22-2025	13	\$5,427,27	\$415.94	\$7,934.01	\$5,011.34	\$62,620.57	\$57,379.43
06-22-2025	14	\$5,427.27	\$392.53	\$8,316.54	\$5,044,75	\$67,665.31	\$52,334.69
07-22-2025	15	\$5,427.27	\$348.90	\$8,665.43	\$5,078.38	\$72,743.69	\$47,256.31
08-22-2025	16	\$5,427.27	\$315.04	\$0,995.48	\$5,112.23	\$77,855.92	\$42,144.05
09-22-2025	17	\$5,427,27	\$280.95	\$9,261,44	\$5.146.31	\$83,002.24	\$36,997.76
10-22-2025	18	\$5,427-27	\$246.65	\$9,50B.09	\$5.180.62	\$88,182.86	\$31,817.14
11-22-2025	19	\$5,427,27	\$212.11	\$9,720,20	\$5,215,16	593,398,02	\$26,601,95
12-22-2025	20	\$5,427.27	\$177,35	\$9,897.55	\$5,249.93	\$98,647.95	\$21,352.05
01-22-2026	21	\$5,427,27	\$142.35	\$10,039.90	\$5,284.93	\$103,932,88	\$16,057,12
02-22-2026	22	\$5,427.27	\$107.11	\$10,147,01	\$5,320.10	\$109,253,04	\$10,746.96
03-22-2026	23	\$5,427.27	\$71.65	\$10,218,66	\$5,355.63	\$114,608.67	\$5,391.33
04-22-2026	24	\$5,427,27	\$35.04	\$10,254.60	\$5 301.35	\$120,000.00	\$0.00

These details may be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Balances

This chart shows the beginning value and decreases for each year, up to the end of the amortization period.



Loan Amortization Chart

This chart shows the beginning balance, cumulative interest, and principal amounts for each year, up until the loan is paid off.



Interest versus Principal

This chart shows the percentage of each payment that goes towards interest and principal.



Life Expectancy

EstateView includes a calculator to assist planners in estimating Life Expectancy. We have included some helpful information and tips to guide you in your planning process.



Life expectancy is a crucial element to estate planning. In all of the previous calculators, failing to correctly assess life expectancy can result in a reduction or loss of tax benefit and/or failure of the intended estate planning method.





Professor Hesch's Planning Tips

The real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

Life Expectancy Options

Unlike other calculators shown in this guide, the Life Expectancy Calculator is not split into *Simple, Pro*, and *Pro-Plus*. Therefore, there is no mode selection bar. Jumping right in:

- By clicking the ⁺ icon, you can create additional Amortizations that will be considered in the calculations.
- By clicking the [¬][⊢]_¬ icon, you can toggle back and forth between the data entry screen and the results screen.

Life Egentancy	Life Expectancy.	Local Local Data
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• By clicking the (icon, the planner can take a snapshot of the input information at any time.

Options

The following depicts what a planner might see on the data entry screen. Keep in mind, the Life Expectancy Calculator, unlike many others, does not include advanced options (*Pro* and *Pro-Plus*).

Life Expectancy			
	Click to see results		
dr Move to Left () Screenshot			
Life 1		Duplicate Delete	
Number of Lives	Two		~
Person 1 Age		70	+
Person 2 Age		70	+
Mortality Table	Table 2010CM		~

Explanation of Options

- Number of Lives
 - Select either for the life of the client or for the client and another (one or two)
 - *Estate View* defaults to two live, but can be adjusted to either one or two (see below)
- Person #1 Age
 - Select the current age of the client
 - If you select two lives (above), an additional field will appear to enter the current age for the second person
- Mortality Table
 - Select the mortality table for *EstateView* to use to do the life expectancy Calculation
 - You may select one of: Table 2010CM, Table 2000CM, Table 90CM, Table 80CNSMT, or Table LN



26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg \neg$ icon, or the "click to see results" button. Both methods will take you to the results screen.

Home			Ris - Generalis Esplanation Dia	err With Cland, Hele	Counterer Acount (former)	
ife Expectancy	G	Same	natios & Defails			Turnetinos & Charts
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ortality Table Table 2010DV 👻	Life Expectancy 1					
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	3444 6469					No. III - Inspection
	Year 9 Person 1 Age Pe	enses I Probability of Sarvival Person	2 Ape Person 2 Probability of Survival	Probability of Both Surviving	Probability of	
	2025 1 71	92.04% 71	98,04%	26.125	22.00	
	2026 2 72	95.95% 72		92.06%	99.84%	
	2027 3 73	93,70% 73		\$7.60%	99.60%	
_	2028 4 74	91,30% 74		83.36%	99,24%	
	2029 5 75	88,73% 75	66,73%	78.74%	96.73%	
	2030 6 76	86.00% 76		73.56%	35.04%	
	2021 7 77	81.02% 77	60,09%	10.04%	87.14%	
	2052 & 78	82.00% 78		64.00%	14.50%	
	2055 4 79	76,70% 75	78.70%	56,53%	14.57	
_	2014 10 00	73.22% 80		55.81%	82.0	
	2035 11 81	49.54% 81		45.36%	90.72%	
_	2096 12 82	- 05.68% 62		43.14%	88.22%	
	2037 13 83	61,63% 83		38,01%	85.25%	
	2036 14 84	57,48% 84		33.04%	81.82%	
	2039 15 85	53.11% 65		28.20%	78.01%	
	2040 16 86	45.61% 26		23.65%	75.55%	
	2041 17 87 2042 18 85	44,02% 87		18.57%	95,56%	
				15.51%	83,25%	
	2041 10 89 2044 20 80	34.77% 85 33.26% 90		0.55%	11.36%	
	2045 21 91	2591% 91		671%	45.11%	
	2046 22 92	21.01% 90		4.75%	38.85%	
	2047 23 93	16.00% 93		3,34%	32.76%	
	2048 34 94	14369 94		2.129	36.56%	
	2040 25 95	11.51% 95		1.55%	21,70%	
	2050 26 96	8.29% 96		0.79%	10.00%	
	2051 27 97	6.69% 97		0.45%	12.94%	
	2052 28 98	4.90% 98	4305	0.24%	0.57%	
	2053 20 89	3.42% 50		0.12%	6.50%	
	2054 30 100	2.41% 10	2 2416	0.05%	4,77%	

- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries and Details Section.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Probability of Survival by Age

This chart starts at the Client's Age and shows the probability they will survive, to each age, up to the Projected Age of Death.



Holding Company Valuation

EstateView includes a calculator to assist planners in estimating Valuation Discounts when dealing with a client's Investment Holding Company. We have included some helpful information and tips to guide you in your planning process.



Valuation Discounts are permitted when certain criteria are met, allowing a Grantor to reduce ("discount") the value of the assets being transferred into a Trust or transferred via another type of Gifting transaction.

Assets can be discounted when an interest holder is restricted in their ability to control or otherwise freely transfer their interest, depending on the specific facts of the transfer, with discounts typically ranging between ten (10) to forty (40) percent of the value of the interest.
Holding Company Valuation Options

Unlike most other calculators shown in this guide, the Valuation Discount (Investment Holding Company) Calculator is not split into *Standard*, *Pro*, and *Pro-Plus*. Therefore, there is no mode selection bar. Jumping right in:

- By clicking the "Duplicate" button, you can create additional Valuation Discount that will be considered in the calculations.
- By clicking the $\neg c$ (Move to the Left) icon, you can toggle back and forth between the data entry screen and the results screen.

•	CD (-	
	Holding Company Valuation				Holding Company Watasdon	A Annual
		1010-005	al -		11 Cartar - All Terreration	Volume Decement Summer Decement Summer Decement 10 0
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	Millation Discourt 1				Nerver 1970 Server La.	
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					Elitis networkshilling bit Sava Arcago	100 material (* 1900 - Frank

• By clicking the ^(O) icon, the planner can take a snapshot of the input information at any time.

Options

The following depicts what a planner might see on the data entry screen. Keep in mind, the Valuation Discount (Investment Holding Company) Calculator, unlike many others, does not include advanced options (*Pro* and *Pro-Plus*).

Holding Company Valuation			
	Click to see results		
\downarrow_{Γ}^{L} Move to Left \textcircled{O} Screenshot			
Valuation Discount 1		Duplica	te Delete 🔨
Name of Entity	Sample, LLC		
Gross Value of Entity	•	\$1,300,000	+
Debt Owed By Entity		(\$300,000)	+
Interest Percent Transferred	•	40.00%	+
Is Voting?			
Is Segregated?			
Cash % Of Assets		30.00%	+
Discount On Cash		7.00%	+
Securities % Of Assets		60.00%	+
Discount On Securities		10.00%	+
Bonds % Of Assets		8.00%	-
Discount On Bonds		5.00%	-
Real Estate % Of Assets		2.00%	+
Discount On Real Estate		10.00%	+
Lack Of Marketability Discount	•	25.00%	•
Tax Affecting Discount	-	3.00%	+

Once you fill in the information, above, you can either click the discrete icon, or the "click to see results" button. Both methods will take you to the results screen.

Explanation of Options

- Name of Entity
 - Enter the name of the client's business entity.
- Gross Value of Entity
 - Enter the entity's gross value.
- Debt Owed by Entity
 - Enter the total debt that the client's business entity is responsible for repaying.
- Interest Percentage Transferred
 - Enter the percentage of ownership of the client's business entity being transferred.
- Is Voting?
 - o Indicate whether the interest being transferred includes voting rights.
- Is Segregated?
 - The following entries appear when this option is selected:
 - Cash Percent of Assets
 - Enter the percentage of the entity's assets held in cash.
 - Discount on Cash
 - Enter the percentage discount to apply.
 - Securities Percent of Assets
 - Enter the percentage of the entity's assets held in securities.
 - Discount on Securities
 - Enter the percentage discount to apply.
 - Bonds Percent of Assets
 - Enter the percentage of the entity's assets held in bonds.
 - Discount on Bonds
 - Enter the percentage discount to apply.
 - Real Estate Percent of Assets
 - Enter the percentage of the entity's assets held in real estate.
 - Discount on Real Estate
 - Enter the percentage discount to apply.

- Lack of Marketability Discount
 - Select the appropriate discount for lack of marketability, e.g., closely held corporation without a strong market value to an arms-length buyer.
- Tax Affecting Discount
 - Enter the appropriate discount for the impact of tax on the entity's value.

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg \neg$ icon, or the "click to see results" button. Both methods will take you to the results screen.



- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries Section.

Summaries

The main portion of the screen shows the results of the planning inputs.

												Sum	maries												
uatio	n Discour	nt Summa	ries Alter	Sammary	Columns	0																			
5		Gross Value of Entity's Assets				Hanserres	Voting			Value	instea.	Securities	Discount Value	% of Assets	on Bonds	Discount Value	S of Assets	Estate	Estate Discount Value	Calculated Lack of Control Discount	Discount	Discount	Final Discount Percentage	Discount	Discounted Value Transferred
1	Sample, LLC	\$1,300.000	(\$300,000)	\$1,000,000	40.00%	\$400,000	Voting	30.00%	7.00%	\$8,400	60.00%	10.00%	\$24.000	8.00%	5.00%	\$1,600	2.00%	10.00%	\$800	8.70%	25.00%	3.00%	33.58%		\$265.683
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Holding Company Valuation Summaries

This top portion shows the totals for the Valuation Discount (Investment Holding Company), summarizing the effects of the discounting. As with the inputs, the planner can also take a snapshot of the data by clicking the ¹ icon.



Valuation Discount (Active Business)

EstateView includes a calculator to assist planners in estimating Valuation Discounts when dealing with a client's active business. We have included some helpful information and tips to guide you in your planning process.



Valuation Discounts are permitted when certain criteria are met, allowing a Grantor to reduce ("discount") the value of the business interest being transferred into a Trust or transferred via another type of Gifting transaction.

The business interest can be discounted when an interest holder is restricted in their ability to vote or otherwise freely transfer their interest, depending on the specific facts of the transfer, with discounts typically ranging between ten (10) to forty (40) percent of the value of the interest.

Valuation Discount (Active Business) Options

Unlike other calculators shown in this guide, the Valuation Discount (Active Business) Calculator is not split into *Simple*, *Pro*, and *Pro-Plus*. Therefore, there is no mode selection bar. Jumping right in:

- By clicking the "Duplicate" button, you can create additional Entities. This is especially helpful in comparing the results of different approaches. EstateView will show the results for each on the Summaries screen.
- By clicking the $\neg c$ (Move to the Left) icon, you can toggle back and forth between the data entry screen and the results screen.

-	C					•	
	Whating Discourt					Valuation Discount	Revenue Control of Con
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• By clicking the ⁽ⁱ⁾ icon, the planner can take a snapshot of the input information at any time.

Options

The following depicts what a planner might see on the data entry screen. Keep in mind, the Valuation Discount (Active Business) Calculator, unlike many others, does not include advanced options (*Pro* and *Pro-Plus*).

Valuation Discount			
	Click to see re	isults	
⊰ ^μ Move to Left ∂ Screenshot		(B)	E
Valuation Discount 1		Duplicate Delete	^
Name of Entity	Sample, LLC		
Annual EBITDA	-	\$200,000.00	+
Multiple Of EBITDA	-	7.00	+
Value Of Excess Assets	-	\$500,000.00	+
Debt Owed By Entity	-	(\$300,000.00)	+
Percentage Transferred	-	40.00%	+
Is Voting?	v		
Lack Of Control Discount	-	20.00%	+
Lack Of Marketability Discount	-	25.00%	+
Tax Affecting Discount	-	3.00%	+
Key Dependence Discount (coming soon)		0.00%	+

Explanation of Options

- Name of Entity
 - Enter the name of the client's business entity.
- Annual EBITDA
 - Enter the annual EBITDA of the client's business entity.



<u>Earnings Before Interest, Taxes, Depreciation and Amortization</u> (EBITDA) serves as an alternate method of determining profitability to that of the Net Income method. This method aims to solely showcase the cash profit generated by the company's business activities.

EBITDA, as a method, is not recognized under the Generally Accepted Accounting Principles (GAAP) and the Securities and Exchange Commission (SEC) requires that listed companies, if reporting EBITDA, show how the figure was derived from Net Income. The SEC also bans these companies from reporting EBITDA on a per-share basis, fearing that EBITDA may be used by companies to overstate profitability.

- Multiple of EBITDA
 - Select the EV/EBITDA multiple to be used to reflect the discount rate. The higher the Discount Rate is, the lower the Valuation becomes.
- Value of Excess Assets
 - Enter the value of Excess Assets in the client's business entity.
- Debt Owed by Entity
 - Enter the total debt that the client's business entity is responsible for repaying.
- Percentage Transferred
 - Enter the percentage of ownership of the client's business entity being transferred.
- Is Voting?
 - o Indicate whether the interest being transferred includes voting rights.
- Lack of Control Discount
 - Select the appropriate discount for lack of control proceeding the transfer.
- Lack of Marketability Discount
 - Select the appropriate discount for lack of marketability, e.g., closely held corporation without a strong market value to an arms-length buyer.

- Tax Affecting Discount
 - Enter the appropriate discount for the impact of tax on the entity's value.
- Key Dependence Discount
 - Enter the appropriate discount for the impact of the future loss of a "key person" on the value of the entity.

Using the Results Screen

After entering the necessary information from above (using *Standard*, *Pro*, or *Pro-Plus*), you can either click the $\neg \neg$ (Move to the Left) icon, or the "click to see results" button. Both methods will take you to the results screen.



- 1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.
- 2. The center pane of the Results Screen contains the Summaries Section.

Summaries

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries" Tab - shown above the Valuation Discount (Active Business) Summaries section.

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Iscount 1 Duckate Dates	Valuation	Name of Entity	Annual EBITDA	Multiple of EBITDA for Valuation	Going Concern Value		Going Concern Value - Value of Excess Assets		Net Value After Debt	Percentage Transferred	Non-Discounted Value Transferred		Lack of Control Discount	Lack of Marketability Discount	Tak-Affection Discount	Final Discount Percentage	Value of Discount	Discounted Value Transferred
ma of tritty Sample, LLC	477	Sargele, LLC	\$200,000	7.00	\$1.400,000	\$590.000	\$1,900,000	(\$300,000)	\$1,990,000	40.02%	\$640,000	Worting	20.00%	25.00%	1.00%	41,825	1267,520	\$372,480
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Valuation Discount (Active Business) Summaries

This top portion shows the totals for the Valuation Discount (Active Business), summarizing the effects of the discounting. As with the inputs, the planner can also take a snapshot of the data by clicking the ⁽ⁱ⁾ icon. Clicking the ⁽ⁱ⁾ icon will hide the summaries portion.

<u>(</u>									Summaries								
luatio	n Discount	. Summari	es Alter Sur	nmary Column	0 0												
Valuation #	Name of Entity	Annual EBITDA	Multiple of EBITDA for Valuation	Going Concern Value		Going Concern Value + Value of Excess Assets		Net Value After Debt	Percentage Transferred	Non-Discounted Value Transferred		Lack of Control Discount	Lack of Marketability Discount	Tax-Affecting Discount	Final Discount Percentage	Value of Discount	Discounted Value Transferred
	Sample, LLC	1200.000	7.00	\$1,400,000	\$500.000	\$1,900,000	(\$300,000)	\$1,600.000	40.00%	5640,000	Voting	20.00%	25.00%	3.00%	41,80%	\$267,520	\$372,490



Comprehensive Plans Watch Us Work!



Plan Options

There are eight options, when entering into the comprehensive planning function, as explained below:



Whether selecting for a single client or a married couple, *EstateView* runs the same comprehensive plans, but with applicable option differences:

- No Planning (Current Estate)
- No Planning (Future Impact)
- Bypass Trust
- QPRT(s) Either one or two
- Annual Gifting
- Discounted Gifting
- Life Insurance Trust Planning
- Gift and Installment Sale
- Testamentary Charity

The Sample Plan creates just that, generating a printout, similar to what the planner would see after completing a client's plan - a document explaining the plan in detail, with explanations in laymen's terms, and illustrative charts and graphs.

The NEST Retirement Calculator helps a client to understand how much they will have for retirement, under the present scenario, or what changes are required to meet their retirement goals. The forecaster also shows how much life insurance death benefit coverage may be needed each year to replace the income of a primary earner.

The Life Insurance Estimator is intended to give the client a basic idea of what to expect to pay for life insurance, based on age and a premium multiplier factor. This is not intended to be taken as a quote or offer for coverage, and may not be representative of changing rates and factors within the insurance market.

The § 7520 & Applicable Federal Rate (AFR) Tables produce a reference for estimating rates for use in calculating SCINs, CLATs, CRATs, and CRUTs.

The Life Insurance Estimator is intended as a tool for the planner to begin the conversation with their client about integrating insurance planning into their estate plan. Additionally, the planner may use the estimate to start the plan, while the client goes out to obtain the policy, updating the plan with the hard numbers at a future time.

The § 7520 & AFR Table provides a quick reference for these two rate tables, allowing the planner to quickly determine the best applicable rate for use in the client's plan.

Single or Married Client Planning

For simplicity, we have separated instructions by panes, left (inputs), center (displays), and right (scenarios). Below is a sample of what you will see, generally, when entering into either single or married client planning.

Planning Inputs

Straw/Hitle Options			Invest	fin - Gererand	Rent Letter Gene	over PowersReint Share With Cle		ikalaan - Rooser - Humer			Show/Hite Scenarios
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Input Categories

- Shortcuts to Assumptions
- Strategies to Activate
- Planner
- Client(s)
- Existing Trust
- Portability Option
- 2026 Exemption Adjustment
- Rates
- Business and Investments
- Personal Residence and Property
- Qualified Personal Residence Trust
- Gifting
- Life Insurance
- Installment Sale / Year 1 Gift to Irrevocable Trust
- Charity
- Notes to the Client(s)

Shortcuts to Assumptions

This top section is full of shortcuts to the following sections. By clicking on one of these links, you can jump to that section without losing the ability to scroll through all sections normally.

Shortcuts to	Assumptions	
Strategies^	Investments^	Annual Gifting
Planner^	Residences^	Life Insurance
Clients^	QPRT	Installment Sale
Rates^	Bypass Trust	Testamentary Charity
^ included in selected	scenario	Show/Hide 🔺

Strategies to Activate

Here, the planner is given the option to select one, multiple, or all of the strategy options, including:

- Bypass Trust
 - o Only available with the Married Planning
- Qualified Personal Residence Trust (QPRT)
- Annual Gifting
- Gift Discounts
- Life Insurance
- Large Gift
- Installment Sale
- Testamentary Charity or Charitable Lead Annuity Trust (CLAT)

Strategies To Activate	
Use Bypass Trust?	\checkmark
Use QPRT?	\checkmark
Use Annual Gifting?	\checkmark
Use Gift Discounts?	\checkmark
Use Life Insurance?	
Use Installment Sale?	

By default, all strategies are activated, populating the full list of inputs for the planner to enter the client's information. Once this information is entered, *EstateView* will automatically create the applicable scenarios (in the far right pane), using the client's inputs.

When options are deselected by the planner, the scenario in the right pane will indicate that it is not active ("OFF").

Example:



In this example, when QPRT is deselected in the *Strategies to Activate* (left side) menu, the *Scenarios* pane (right side) will also show that the QPRT scenario is turned off.



When the Scenarios section (right side) shows a strategy as OFF, EstateView will not calculate or generate this plan. Best practice is to leave all applicable plans selected, let EstateView run the scenario, and then make a determination to select or reject after reviewing each.

Planner

This section allows the planner to enter his/her and the firm's name. This information will be filled into the documents created by *EstateView*, for the planner to present to the client(s).

Planner	
Firm Name	
Planner Name	

Client(s)

This section captures the client(s) information for use in the planning scenarios.

Spouse 1	Bob Sample	
First Name	Bob	
Last Name	Sample	
Dob 🎂	Oct 🗸 07 🖌 1953	~
Age	- 70	+
Sex	Male	~
Tobacco User? 🛁		
Actuarial Year of Death (in Year 12)	2035	
Illustrated Year of Death (in Year 10) 🍵	- 2033	+
Lifetime Gift Exemption Used	- \$0	+
Net Annual Savings/(Spending) to age 80 (in Year 10)	- \$250,000	+
Age of Savings/Spending Change	- 80	+
Net Annual Savings/(Spending) After Change	- \$100.000	+
Spouse 2 Deceased or None		



Note (above) that in the Single Planning Section, the default is set to Spouse 2 being deceased or nonexistent. In the Married Planning Section, the default will be that this button is not selected.

The format of the options remains the same in both Single/Married Planning Sections. This allows for a Married plan to convert to Single (Divorce/Death of a Spouse) or Single Planning to convert to Married (Updating an *EstateView* plan if the client later marries).

Existing Trust

If the client has an existing Bypass Trust, the planner can enter the current value of the trust assets to incorporate this into the planning data. If not, the planner can click the box to deselect it and remove it from the calculations.

Existing Trust: Bypass Trust	Will SI	how If Checked:	
Existing Bypass Trust Current Value	-	\$0	+

Portability Option

This section is for portability of a Deceased Spouse Unused Exemption (DSUE), where the surviving spouse can add the deceased spouse's unused Unified Credit onto their own, thereby offsetting their own gift and estate tax liability.

Please note that it is possible to show the impact of portability allowance in both the Single and Married planning modules. In the Married planning module, the only portability allowance will be the allowance left/provided by the first dying spouse. In the Single planning module, it can be assumed that the individual acquired a portability allowance from his/her predeceased spouse.

The default setting is that no portability exists. The planner can click the box to deselect (affirming that portability exists), and then enter the information regarding the amount of the DSUE existing for calculations.

Portability Option			
Check Box if No Portability: 🛕	~		
Portability amount from deceased spouse	-	\$0	+

2026 Exemption Adjustment

This section allows the planner to choose whether the plan should incorporate this anticipated 50% reduction, and to show the results with/without this provision surviving possible legislative review.²

2026 Exemption Adjustment	
Check Box if Lifetime Exemption drops 50% in 2026:	



The 2017 Tax Cuts and Jobs Act (TCJA) doubled the (then \$5M) lifetime exemption amount, which has been growing with chained inflation. This ("bonus") exemption will sunset on January 1, 2026. The otherwise available exemption (for a person who has made no taxable gifts) will be 50% of the 2025 adjusted value. This change will have no impact on DSUE, where a surviving spouse has "locked in" the amount ported from his/her deceased spouse.

² It is possible (albeit unlikely) that this popular provision is revisited by legislators prior to its sunset. If not expanded, the provision controls and automatically reduces the exemption amount (as explained above).

Rates

This section allows the planner to enter rate information for use in the calculations. This includes the Estate Tax Rate, the Chained CPI Rate, and the "Real Inflation Rate". There is an information box, in the header of this section, where the planner can click to obtain an informational graph that shows the historical Chained CPI and Real Inflation rates' relationship over time.



Chain-weighted CPI (Chained CPI) is an alternative method to that used in the Consumer Price Index (CPI). To overcome the limitations of the CPI, the Chained CPI additionally considers changes to consumer spending, creating a more accurate picture than that of the CPI alone.

In essence, the CPI states the prices of goods and the Chained CPI shows the prices of the goods that consumers actually purchase.





Clicking the drop-down allows the planner to select between Chained CPI, Inflation History, or to see both incorporated into the same graph.

Business and Investments

Here, the planner can enter the client(s)' current total value of business and investment property, and make estimations for the annual growth rate, investment cost rate, and investment tax rate.

The "Explosive Asset" checkbox, when clicked, will create new prompts, below, allowing the planner to make additional entries related to an asset that may "explode" in value, over the selected number of years.



An explosive asset is one that the client currently holds which is expected to experience an explosive growth, relatively soon.

For example, an individual may own a business worth \$5,000,000 that may become worth \$15,000,000 in 5 years if certain patents are awarded.

Current Value	-	\$30,000,000	+
Annual Growth Rate	-	5.98%	+
Annual Investment Costs Rate	-	0.40%	+
Annual Investment Tax Rate (as % of assets)	-	2.00%	+
Add Explosive Asset? (in addition to above)			

Add Explosive Asset? (in addition to above)	V		
Day 1 Value?	-	\$1,000,000	+
Years Until Sale?	-	5	+
Value On Sale	-	\$10,000,000	+
Income Tax On Sale	-	\$2,500,000	+
Transfer A Part To Installment Sale?			

Personal Residence and Property

This section allows the planner to enter current value and expected annual growth rate for the client(s)' personal-use residential properties.

Personal Residence and Property			
Current Value	-	\$3,000,000	+
Annual Growth Rate		3.03%	+

Qualified Personal Residence Trust

This section, related to the above, should be checked if the client(s)' personal residence is to be held within a QPRT. The planner can select the number of properties to be held within, the total value, and the percentage of those properties' value held within the QPRT.

Qualified Personal Residence Trust	W	Will Show If Checked:		
Number of QPRTs	-	0	+	
Percentage of Residence Value to QPRT(s)	-	- 100.00%		
QPRT Residence Value		\$3,000,000		

Don't forget to check the box!

Entering the information, alone, will not prompt EstateView to run the calculations for the Qualified Personal Residence Trust (QPRT)!

Gifting

This section allows the planner to calculate gifting plans and indicate whether or not the client(s) will be using a "Crummey Gifting Trust."



In the Tax Court case of *Crummey v. Commissioner*, it was determined that gifts can be made to irrevocable trusts that allowed beneficiaries to withdraw the gift tax exemption amount, from the trust, shortly after contribution. The right to withdraw is what gives the gift the exemption protection. (See also *Crummey Letters* and related estate planning requirements).

It is important to indicate whether the client(s) will be utilizing "Discounted Gifting," a feature of placing assets into an entity and then gifting shares at a "discount" (allowable when shareholders have no voting rights over the assets).

Gifting		W	ill Show If Checked: 🗹		
Initial Gifting Trust Value		-	\$0	+	
Excluded Gifts Per Year Number of Years			Subsequent Gifts Per Year		
- 2 +	- 10	+	- 6	+	
Use Discounted Gifting?					
Percentage of Excluded Gifts to Gift Trust		-	100.00%	+	
Percentage of Excluded Gifts using Discounting		-	100.00%	+	
Discount Percentage for G	fting	-	25.00%	+	



Don't forget to check the boxes!

Entering the information, alone, will not prompt EstateView to run the calculations for Discounted Gifting!

The "excluded gifts" refers to those within the annual gift exclusion allowance (\$18,000 per taxpayer, per Donee, per year). The "Donee," in this case, need not be a natural person, and can be gifts to a trust.

Life Insurance

This section allows the planner to fill in information relating to the client(s)' now existing personal planning life insurance policies and whether each policy is in an ILIT. This section is split into two sections for each (if married) spouse, "Pre-planning" and "Post-planning."

	110110						
Life Insurance		١.	Will	Show If Checked:	~		
Click for Life Insurance	e Estimates	C	lick	for Explanation			
Spouse 1 - Pre-plan	ning			Add Pre-Planning Pol Copy Pre-Planning olicies to Post-Planning			
Policy 1 - Pre-Plann	ina		ŵ ı	Remove Policy			
(Spouse 1)			Copy Policy To Next Pre-Planning Policy				
Held in ILIT?		E	1				
Term or Permanent				Permanent	~		
Number of Years		-		12	+		
Annual Premium		-		\$8,000	+		
Number of Addition	al Years	-		15	+		
Annual Premium for Years	Additional	-		\$4,000	+		
Initial Death Benefit	Initial Ter	m	Su	bsequent Death Ber	nefit		
- \$600,000 +	- 13	+	-	\$800,000	+		





Don't forget to check the box!

Entering the information, alone, will not prompt EstateView to run the calculations for Life Insurance held outside the Client's estate!

By clicking "Add Policy," the planner can prompt *EstateView* to create another field, directly below, to fill in all of the policy information for the applicable policies, for each spouse. There are also quick-links to copy policy information, onto the next policy filed, for situations where the client has multiple policies with the same or similar terms. This is simply a time saving feature.

The post-planning feature will allow the same policy to be shown again with any changes that will occur post-planning, to be indicated.

For example, once the policy information, and selection whether it is in an ILIT, is entered into Pre-Planning, the user can click "Copy Polices to Post-planning" and change whatever details may differ in Post-planning.

Post-Planning



If the client intends to move the life insurance policy into an Individual Life Insurance Trust (ILIT), the checkbox (highlighted above) should be selected, indicating that *EstateView* will include this in the client's planning calculations.

For a married couple, where the spouse has life insurance, the planner can click the buttons, adding the life insurance fields (just as above) for the spouse. The button copies all of the information from pre-planning to post-planning, for the spouse.



In addition, when the client is married, the planner may include "second to die" policies for the clients. When this is selected, the life insurance information will be included in this planning function.



"Second to Die" policies provide benefits to the beneficiaries only after the last surviving insured person (typically spouses) on the policy dies. This insurance is often used to fund an Irrevocable Life Insurance Trust (ILIT) or to ensure that death benefits are passed to children/grandchildren, rather than the surviving spouse.



The planner can click the 🛨 buttons, adding the life insurance fields (just as above) for the spouse. The 🖳 button (as above) copies all of the information from pre-planning to post-planning, for the spouse.

Installment Sale / Year 1 Gift to Irrevocable Trust

This section refers to installment sales of property and year-1 gifts to irrevocable trusts.

Installment Sale Irrevocable Trus	/ Year 1 Gift to t		ll Show If ecked:	C	
Grantor of Trust			Spouse 1	~	
Year One Gift	Lock to 10%? 🗹	-	\$1,050,000	+	
Year One Gift Disc	ount Rate		0.00%	+	
Year One Gift afte	r Discount	-	\$1,050,000		
Sale Value before	Discount	-	\$15,000,000	+	
Discount Rate			30.00%	+	
Sale Value after D	iscount		\$10,500,000	+	
Add Explosive Ass above)	et? (in addition to	2			
Day 1 Value?		-	\$1,000,000	+	
Years Till Sale?		-	5	+	
Value On Sale			\$10,000,000	+	
Income Tax On Si	ale	-	\$2,500,000	+	
Transfer A Part To	Installment Sale?				
Total Sale Value		\$10,500,000			
Note Amount		-	\$10,500,000	+	
Note Interest Rate	took Up AFR	-	4.00%	+	
	Best to use lowest	rate.			
Feb	Mar		Apr		
4.14%	4.35%		4.40%		
Type of Note			Conventional	~	
Note Payment An	iount		\$420,000		
Note Term in Year	5	-	20	+	
Year to Toggle Of	f Grantor Status	-	Never	+	
Additional Incom Sale Trust	e to installment		\$200,000	+	
Number of Years ncome	of Additional	-	30	+	
Will the Note be I Death?	Discounted on	2			
What will the Not	e Discount be?	-	10.00%	+	
Guarantee Fee?					
Annual Guarantee	Fee Type (96 or \$)	1	Percentage (%)	~	
Annual Guarantee	Fee (% of Note)	-	0.00%	+	
Number of Years	for Guarantee Fee	-	0	+	
Guarantee Fees Pa	aid to Gift Trust?				

Note the checkboxes!

Significance of the Checkboxes

- "Will show if checked;" if the first box is not checked, *EstateView* will not include this information in the client(s)' calculations.
- "Lock to 10%" keeps the Year-1 gift locked at 10% of the property's sale value after discount.
- "Add Explosive Asset" operates the same way as in "Business and Investment Planning" (above), adding more prompts for the planner to fill in, regarding the client(s)' assets. Clicking this button creates the following drop-down:

Add Explosive Asset? (in addition to above)			
Day 1 Value?	-	\$1,000,000	+
Years Till Sale?	-	5	+
Value On Sale	-	\$10,000,000	+
Income Tax On Sale	-	\$2,500,000	+
Transfer A Part To Installment Sale?			

• "Discount on Death" indicates whether the installment sale note's valuation will be discounted, for estate tax purposes, on the death of the client. Clicking this button creates the following drop-down:

Will the Note be Discounted on Death?			
What will the Note Discount be?	-	10.00%	+



DO NOT select to discount a <u>SCIN</u> on death!

Self-canceling Installment Notes (SCIN) are not discounted on death, as they are self-cancelling and follow different procedures.

• "Guarantee Fee" indicates that the trust will pay a guarantee fee to the beneficiaries of the trust or the separate Gift Trust. Clicking this button creates the following drop-down:

Guarantee Fee?			
Annual Guarantee Fee Type (% or \$)		Percentage (%)	~
Annual Guarantee Fee (% of Note)	-	0.00%	+
Number of Years for Guarantee Fee	-	0	+
Guarantee Fees Paid to Gift Trust?	 Image: A start of the start of		

Charity

This section allows the planner to select either "Charity" or "CLAT" (Charitable Lead Annuity Trust). The selection defaults to charity, appearing as below:

Charity	_		
Charity or CLAT?		Charity	~
Charity Name			
Percent of Residue to Charity	-	100.00%	+
*Please note that the actual performanc	e of a CLAT c	an vary significantly.	



"Percent of Residue to Charity" relates to the percentage of the residual (or excess) estate, remaining after other planning methods are adopted.

However, if the planner selects a Charitable Lead Annuity Trust (CLAT) from the drop-down (see highlighted portion above), the prompts change to the following:

Charity			
Charity or CLAT?		CLAT	~
Charity Name			
Percent of Residue to CLAT	-	100.00%	+
Percent of CLAT to Charity	-	60.00%	+
Number of Years	-	20	+
*Please note that the actual performance of a C	LAT c	an vary significantly.	

Notes to the Client(s)

This section allows the planner to type in planning notes to the client, which will be included in the Client Explanation Letter and when the planner shares the program electronically with the client. Both of these sharing options are found on the top controls, in the center of the screen.



Adjust for Real Inflation

This option allows the planner to have *EstateView* automatically adjust all numbers for inflation within the plan. However, the calculations could cause confusion for the client, if not properly explained by the planner - describing that the values are not in "today's dollars."

Adjust for Real Inflation 🛕	
(Adjusting all numbers for inflation can cause	
confusion and merit special explanation.)	

Planning Display and Planning Scenarios

The planning display combines the info from the inputs (previous section) and calculations from the scenarios, displayed in the right-pane. Now, we will discuss the interaction of the scenarios and the information shown on the planning display.

Show/Plice Option			(inne) (fål så Gennativ	Cherol Letter) (Generate PowerPoint) (Marce With Che	1) (1sta -) (Censtelles -) (Account			Dress/Hids See
ortcuts to Assumption	1	<	That Logistics		Tanetoe	Detaks		Annual Anto	Scenarios
ener Sectorari ener Cant	Ute museus Installment Set					NE - NO PLANNING is in one year			DIES IN YEAR OF NO PLANNING
nan ¹ Byseus Tuol. Included in selected sceneric	Territory C			Today	Bób Sample	Life Ins Bob	Life Ins Servivorship		1995
Annual GHIng?	0	1			Residence Investments \$3,000,000 \$31,000,000* Annual Growth Rate Annual Additions Annual	Desth Benefit \$600,000	Death Benefit \$600,000 Annual Premium		
Mi Decoursa" Ala Insulance? Jarge ORT Intelline Int Sale?	000				3.03% \$250,000 5.98% and 2	less 0.40% faxes	\$6,000		DIES IN YEAR O WITH PLANNES
letanlettarji (hartiji) de Name	5	1			"Includes \$1,000,000 from Explosive Asset	Ŷ	ĥ		-
er Nama I Ne T	Belt Temple			Upon Death (in Year 1)	Bab's Estate Residence Investments	Life Ins Bob Value	Life Ins Survivorship Value		MO PLANINING
iere Iere S	800 Semple (0.91 (1794) 189				\$3,090.900 \$32,642,893* Exemption/Portability: (\$14,110,0) Net Taxable Extent: \$22,823,79		\$600,000		(P YEARD)
o Ver 🛋					*Includes \$1,554,893 from Explosive Assat	~ 4	4		-
ia may of Death (in Year 12) red Year of Death (in Year 8)	2034 - 2235				Ŷ	M			orer-per
e Gift Svergition Used musi Serveys/Sciending) to 1 (m Ywer 10					(tal Passed		
f Savings Spanding Change musi Sarings (Spanding) After					Entra Tas 59,129,517	to G	eneficiaries 7,804,276		-
n 2 Ellipsonnet or house									ANNUAL GITT (2.00MEES)
Ute Insurance Extrantes g Trust Trust	Hid Steer Y Checked			1				li de la companya de	ार्ग्स द
g Byzani Plum Current Value Mity Option	(+) B0								
ion it ha Parabity 🔥 ity amount from deceased emption Adjustment	5 10								DISCOUNTED (25% DISCOUNTED
	8						1		175- 5
://estateview.link/ma							11.81	1005 ·····	- 544-21-1

The planning display section can be used to display the following items:

- Trust Logistics
- Timeline
- Details
- Annual Amounts



Keep in mind that the information shown in the planning display section (center-pane) is <u>ALL connected to the selected scenario!</u>

Annual Amt

There are 10 different scenarios (right-pane) that *EstateView* runs from the input data:

- Death in Year 1 (No Planning)
- Death in Year 1 (With Planning)
- No Planning (Over Time)
- Bypass Trust
- QPRT
- Annual Gifting
- Discounted Gifting
- Life Insurance Trust Planning
- Year 1 Gift / Installment Sale
- Testamentary Charity / CLAT

Let's explore the four categories of the planning display (center-pane), while we discuss how your selection of different planning scenarios (right-pane) may impact the display.

Trust Logistics

This section incorporates the data from the inputs section (left-pane) into something more manageable for the planner to explain, and the client to absorb.



Timeline

This section graphs out the plan, giving the client a visual of change over time. Note, in the above example, the client dies in year one . . . if you click on timeline for that plan, it will give you the following message:

Trust Logistics	Timeline	Details	Annual Amts
	No timeline needed if	death in year one.	

To give you a better example of how *EstateView* graphs-out plans, we will select a different scenario from the right-pane, "No Planning (20 years)":



Details

This section shows various tables, related to the estate planning:

- Projected Tax Liability
- Projected Value of Estate
- Projected Amount of Estate Tax Exemption
- Life Expectancy

All of these tables are created using the inputs (left-pane), run against the selected scenario (rightpane). Above the tables, there is a selector for the planner to indicate the frequency for the displayed chart data (Ex. "Show Every 5 Years").



Here is an example of what you may see in the "Details" section, when running a "QPRT" scenario:

Sob Sa	ample Life F	xpect	ancy is 12.2 Years	\$																																															
			tancy is 19.7 Yea																																																
						Pro	jecte	d Tax Li	abilit	y																																									
		Year	Amount Passing Outside of Surviving Spouse's Estate	S	Surviving Spouse's Gross Estate \$33,000,000		s -	Projected Exemption Available		=	Taxable Value of Estate		lue E	Estate Tax 40%																																					
		2023	\$0	\$				\$25,84	0,000	1	\$7,160,00) §	\$2,864,000																																					
		2028	\$0	\$	40,659,2	66		\$15,50	0,000	1	\$25,15	9,26	6 \$	10,063	,707																																				
		2033	\$9,290,000	\$	41,401,3	37		\$9,290	,000		\$32,111,337		57 5	\$12,844,535																																					
		2038	\$11,076,314	\$	51,385,150		\$51,385,150		\$51,385,150		\$51,385,150		\$51,385,15		\$51,385,150		\$51,385,150		\$51,385,150		\$51,385,15		51,385,150		51,385,150	\$51,385,150	\$51,385,15	\$51,385,1	\$51,385,1	51,385,15	1,385,150	1,385,150		85,150		5,150	50	50	50	50		\$11,15	0,000	1	\$40,235,7	35,15	50 \$	\$16,094	4,060		
		2043	\$13,206,106	\$	61,954,2	29		\$13,38	0,000		\$48,57	4,22	9	19,429	,692																																				
			Projected Va	مايد	e of Est	ato P	aced	on 5 99	% C	omno	und Pa	te c	f Rot	urn																																					
Year	Personal Residence and Property	+	Business and Investment Assets		Gifting Trust	+	Bypa Trust	ISS	+		llment	+	QPR 1		QPRT 2	=	Total Combined Assets																																		
2023	\$3,000,000		\$30,000,000		\$0		\$0			\$0			\$0		\$0		\$33,000,000																																		
2028	\$3,482,890		\$37,176,376		\$0		\$0			\$0			\$0		\$0		\$40,659,266																																		
2033	\$4,043,507		\$36,757,829		\$0		\$9,2	90,000		\$0			\$0		\$0		\$50,091,337																																		
2038	\$4,694,364		\$45,975,416		\$0		\$11,	076,314		\$0			\$0		\$0		\$61,746,094																																		
2043	\$5,449,984		\$55,651,321		\$0		\$13,	206,106		\$0			\$0		\$0		\$74,307,411																																		

						•		
Year	First Spouse's Exemption	+	Second Spouse' Exempti		-	Life Insurance Premiums over Gift Exemption	=	Total Exemption Available
2023	\$12,920,00	0	\$12,920	,000,		\$0		\$25,840,000
2028	\$7,750,000)	\$7,750,0	000		\$0		\$15,500,000
2033	\$0		\$9,290,0	000		\$0		\$9,290,000
2038	\$0		\$11,150	,000,		\$0		\$11,150,000
2043	\$0		\$13,380	,000,		\$0		\$13,380,000
			L	ife Ex	pe	ectancy		
Nam	e Sex	Tobac	co User?	Age		Life Exp	pecta	ancy
Bob	Male			70	A	n additional 12.2 y	/ear	s (total age 82.2)
Mary	/ Female			64	A	n additional 19.7	/ear:	s (total age 83.7)

Annual Amounts

This section allows the planner to see the details with respect to all additions and subtractions made to asset levels and trusts. The user will select one of the "accounts", below, and *EstateView* will populate an accounting of all additions and subtractions to such account, for all of the applicable years being illustrated.

	Т	rust Logist	cs	Timeline	Details	Annual Amts
ccour	t: Life Insuranc	e (1st Spou	se)			
Year	Description	Amount				
2033	Death Benefit	\$600,000	\$600,000			
_	Annual Growth		\$621,480			
035	Annual Growth	\$22,249	\$643,729			
036	Annual Growth	\$23,045	\$666,774			
2037	Annual Growth	\$23,871	\$690,645			
038	Annual Growth	\$24,725	\$715,370			
039	Annual Growth	\$25,610	\$740,980			
2040	Annual Growth	\$26,527	\$767,507			
2041	Annual Growth	\$27,477	\$794,984			
2042	Annual Growth	\$28,460	\$823,445			
	Annual Growth		\$852,924			
2044	Annual Growth	\$30,535	\$883,459			

Once the planner clicks the drop-down arrow, the list of charts appears for selection:

Residence and Personal Property	
Business and Investment Assets	
Bypass Trust	
Life Insurance (1st Spouse)	
Lifetime Taxable Gifts (1st Spouse)	
Lifetime Gift Tax Exclusion (1st Spouse)	
Lifetime Gift Tax Exclusion (2nd Spouse)	
Annual Gift Tax Exclusion	
Spouse 1 Initial Net Annual Savings / Outgo	
Spouse 1 Rest of Life Net Annual Savings / Outgo	
Spouse 2 Initial Net Annual Savings / Outgo	
Spouse 2 Rest of Life Net Annual Savings / Outgo	
Inflation Index	
Real Inflation Index	

Sample Plan



Selecting "Sample Plan," from the home screen, initiates a download.



Once the download is initiated, your computer should show a dialogue box, similar to below, and save the file to your computer's "Downloads" file.



Keep in mind that the Sample Plan is just that, a sample of how *EstateView* outlines documents, charts, and the like. The plan is created using defaults, and should not be considered as reliable for anything other than a visual representation of features. All client data should be properly entered to create a plan that may be of use, by a professional planner who has verified all inputs and assumptions are correct, before presenting to the client as his/her own work. *EstateView* does not purport to provide estate planning services for those who use the program or any of its tools, guides, or other materials.

NEST Retirement Calculator

NEST Options

Starting with the left-side pane, we find the NEST Options.

Needs/Estima	ated Savings					Sommani	n & Defails			Tamatinas	& churth				Trant	Logistics	
abulation			NES	T Su	mmarie	Alter Summar	y Columna @ @	1									
Standard Center @ 1	Pro Screenshot		NEST	f Age	Spouse	Expec- ement		rrent Desired stments	Desired Inflat Estate At Rat	Annual	Amt Needed At Retirement	Amt At	Yr of Retirement Savings	YRT An Savin	ngs Investi	nent Rend	OR Regd Roment
NEST 1	uplicate Delete	~ 1		10	-	tancy Age	85 \$750.000 \$15	Income	Death 51.500.000 3.75	Savings	\$4,722,860	Retirement 55.922.523	Surplus/Deficit	Surplus/		Ape	1ncome \$168.519
(250 CON)	and the second se	-		40	38	40.4 60	85 \$758,000 \$1,5	00,000 \$175,000	\$1,500,000 3.75	% 5180,000	\$4,722,860	35,922,523	\$1,199,662.())	\$30,4	430 50	59	\$168,519
Qe.	40													TRAL	102%		97% TRW
Now Spouse?	5															-1	Conservation of
DOUGH'S AGE	38	18															
rojected Age of leath	85		NES	i De	tails A	Iter Detail Column	is Betow									i	Life manance fo
IS Table 2010CM fe Expectancy	88.5 / 86.5 (45.5 y	_		VEST 1		1 🔽 Ve	ar(s) 🛛 💿 Vear Of Retire	ment								0	Export for
Retirer	ment Goals		Year	Age	Spouse Age	Probability of Survival	Reginning Investment Value	Calculated Debt Balance	Annual Debt Payments	Growth (less fee and tax)	es Combin Expens			estments alue	Personal Home(Value	t) Net Worth	Life Insurance Needed
ecired Annual				-41	39	\$68.99	\$1,500,000.00	(\$200,000.00)	(\$22,868,99)	\$63,750.00	(\$122.86)	90) \$180.0	00.00 \$1.62	0.581.01	\$778,125.00	\$2,199.006.01	\$5,709,818.7
icomé From	100	224	2	42	40	99.64%	\$1,620,881.01	(\$191,191.01)	(\$22,868.99)	\$08,887,44	(\$322,868	991 \$185,4	00.00 \$1,75	2,299.47	\$807,304.69	\$2,368,473,14	\$6,537,907.9
etirement Age to	\$175,000		3	45	41	99,44%	\$1,752,299.47	(\$181,645.20)	1922.808.991	\$74,472.73	(\$122,808	99) \$190.9	\$1.89	4,805.21	\$837,578.01	\$2,530,802,63	\$0,340,469.9
qe 77			- 4	-44	42	99.22%	\$1,804,865.21	(\$171,487.09)	(\$22,868,99)	\$80,531.77	(\$122,86)	5/0) \$196,6	00.86 \$2,04	9,218.85	\$858,987.01	\$2,746,719.57	\$6,134,326.9
ae Desired	1		3	45	43	98.97%	\$2,049,218.85	(\$160,022.20)	(\$22,868.99)	587,091.80	(\$305.860	92) \$202.5	91.59 \$2,03	8,535-31	\$901,574.65	\$2,774,487,97	\$5,900,241.2
pe Desires nitual Retirement	77		6	46	44	98.71%	\$2,033,535.31	(\$148,996,77)	(\$22,868.99)	\$86,425.25	(\$122,868	90) \$208,6	69.33 \$2.20	5,760.91	\$935,383.91	\$2,992,148.06	\$5,644,738.2
come Changes	1.005		7	47.	45	98.42%	\$2,205,700.91	(\$136,557.55)	(\$32,858.99)	\$93,744.84	(\$122,668	99) \$214.9	29.41 \$2.39	1,566.18	\$970,460,81	\$3,225,469.43	\$5,364,764.3
		_	8	48.	46	98.10%	\$2,391,566.18	(\$123,247.59)	(\$22,868.99)	\$101,641.56	(\$522,868	99) \$221,3	77.30 \$2.59	1,716.05	\$1,006,853.00	\$3,475,321.54	\$5,058,893.8
esired Retirement	-		9	49	47	97,76%	\$2,591,716.05	(\$109,005.54)	(\$22,888,99)	\$110,147,93	(\$122,668	99) \$220,0	16.61 \$2.80	7,013.00	\$1,044,610.08	\$3,742,617.75	\$4,725,629.1
come From Age	\$100,000	12	10	50	48	97.38%	\$2,807,012.60	(\$03,767.36)	(\$22,868,99)	\$119,296.08	(\$570,58)	91) \$234,8	59.17 \$2.59	0,589.94	\$1,083,782.96	\$3,588,605.54	\$4,363,400.6
7 Until Death			- 11	51	49	96.97%	\$2,590,589.94	(\$77,462.00)	(\$22,868.99)	\$110,100.07	(\$522,868	99) : \$241,9	04.95 \$2,81	9,725.98	\$1,124,424.82	\$3,866,688.70	\$3,975,034.5
esired Retirement	InRation-Adjusted		12	52	50	96.32%	\$2,819,725.98	(\$50,015,45)	(\$22,888,99)	\$119,838.35	(\$122,668	99) \$249,1	62.10 \$3.06	5.657.44	\$1,106,590.75	\$4,172,432.74	\$3,334,639.3
come Option	invite of the steel	10.00	13	53	55	96.05%	\$3,065,857.44	(\$41,347.85)	(\$22,868,99)	\$130,296.94	(\$122,86)	99) \$256,6	36.46 \$3.32	0,024.35	\$1,210,337.90	\$4,408,914,71	\$3,100,478.0
come Opeon	(a)	-	14	54	12	90.33%	\$3,329,924.35	(\$21,372,89)	(\$22,968.99)	\$141,521.79	15722,868	991 1204.3	10.67 \$3.61	2,913 22	\$1,255,725.57	\$4,847,265.91	\$2,610,605.6
	\$1,500,000		15	55	53	94,98%	\$3,612,013,22	\$0.00	00.62	\$153,548.81	(\$100,000	001 \$272,2	66.15 \$3,93	8,728.18	\$1,302,815.28	\$5,241,543.46	\$2,083,054.8
ecired Estate at eath			18	55.	54	94,40%	\$3,938,728,18	\$0.00	\$0.00	\$167,395.95	(\$100,000	00) \$280,4		6,558.26	\$1,351,670.85	\$5,638,229.12	\$1,515,553.1
esired Estate at			10		- 22			40.00									

The planner opens in *Standard* mode (default) simplifying the planning options to the bare essentials.



By clicking the "Pro" button, you can change to the *Pro Mode*, providing more planning options. By clicking the ^(O) icon, the planner can take a snapshot of the input information at any time.
Standard Mode Options

The input section is divided into the following categories:

- Client Age/Retirement/Longevity Info
- Retirement Goals
- Personal Home(s) / Investments
- Current Debt





Retirement Goals



Personal Home(s)



Investments

Inv	vestments
Current Investments	- \$1,500,000 +
Annual Return On Investments	- 6.50% +
Annual Savings Additions Before Retirement	- \$180,000 +
Increase Annual Savings Additions By X% Per Year	- 3.00% +
Annual Investment Costs Rate (as % of assets)	- 0.75% +
Annual Investment Tax Rate (as % of assets)	- 1.50% +

Current Debt

	Current Debt						
Current Debt Amount		\$200,000	+				
Debt Interest Rate		7.00%	+				
Yrs of Amort		14	+				

Pro Mode Options

By clicking Pro Mode, the planner has the functionality of other assumptions and inputs under:

- Retirement Goals
- Investments

Retirement Goals

The sections highlighted by the blue bar, on the left, are the additional sections available within Standard Mode for NEST calculations.

Age Desired Annual Retirement Income Changes	- 77	+
Desired Retirement Income From Age 77 Until Death	- \$100,000	+

Investments

The sections highlighted by the blue bar, on the left, are the additional sections available within Standard Mode for NEST calculations.

Annual Return Before Retirement	- 6.50% +
Annual Return After Retirement	- 5.00% +
Annual Investment Tax Rate Before Retirement (as % of assets)	- 1.50% +
Annual Investment Tax Rate After Retirement (as % of assets)	- 1.00% +

Additionally, Pro Mode allows the planner access to additional sections of inputs for NEST calculations:

- One-Time Additions
- Recurring Additions
- One-Time Expenses
- Recurring Expenses

One-Time Additions

0	One-Time Additions									
Addition Name	Year of Addition	Addition Amount	Inflation Rate	Del						
Expected Inheritance	30	\$250,000	3.50%	Del						
	Click any cell a	bove to edit.								
C	Click To Add New C	one-Time Addition								

Recurring Additions



One-Time Expenses

	One-Tim	e Expense	S	
Expense Name	Year of Expense	Expense Amount	Inflation Rate	Delete
College for John	10	\$250,000	6.00%	Del
Wedding for Sally	5	\$150,000	4.00%	Del
	Click any ce	ll above to edit.		
	Click To Add Nev	w One-Time Expense	2	

Recurring Expenses

	Recu	rring Ex	penses		
Expense Name	Year Expense Starts	Years Of Expense	Expense Amount	Inflation Rate	Del
Church Fund	1	20	\$100,000	0.00%	Del
	Click	any cell above	to edit.		
	Click To A	Add New Recurr	ing Expense		

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the Private Annuity Summaries section.

				Summar	ies & Del	teik					Timelines 8	k Charts					Trust Log	jistics	
EST	Sur	mmari	es Alter	r Summa	ary Colu	umns 🞯	0												
IEST I	Age	Spouse Age	Life Expec- tancy	Retir- ement Age	Age of Death	Current Home(s)	Current Investments	Desired Rtrment Income	Desired Estate At Death	Inflation Rate		Amt Needed	Illustrated Amt At Retirement	Sav	ings S	1 Annual iavings ius/Deficit	OR YR1 Ac Investmer Reqd	Read	OR Regd Rtrment Income
1	40	38	40.4	60	85	\$750,000	\$1,500,000	\$175,000	\$1,500,000	3.75%	\$180,000	\$4,722,860	\$5,922,523	\$1,199	.662 💮 🔰	30,430	\$0	59	\$168,519
															Ea A	T 100%	-		97% Fit W
															Galacia		1		
NE	ST 1																		
	Every		1	E Y	(ear(s)	Year Of	Retirement											0	Export to
ow sar		Spouse Age		ability of		Year Of Beginning vestments V	Calc	ulated Debt Salance	Annual De Payment		owth (less fees and tax)	Combined		bined Itions	End Investmen Value		Home(s) lue	(2) Net Worth	Export to Life Insuran Needed
ow sar	Every	Spouse	Su	ability of	inv	Beginning	Calci alue I						Add			Va			Life Insuran Needed
ar t	Every Age	Spouse Age	Su 99	ability of Irvival	inv	Beginning vestments V	alue Calco	Balance	Payment	9)	and tax)	Expenses	Addi (9) \$180,	itions	Value	Val \$778,	lue	Net Worth	Life Insuran Needed \$6,709,618.3
w ar	Every Age 41	Spouse Age 39	Su 99	ability of irvival 9.63%	inv	Beginning vestments V \$1,500,000.0	Calco alue 1 0 (\$2 11 (\$1	Balance 00.000.00)	Payment (522,868.9	s 9) 9)	and tax) \$63,750.00	Expenses (\$122,868.9	Addi 9) \$180, 9) \$185,	Itions 000.00	Value \$1,620,881.01	Val \$778,	lue 125,00 304,69	Net Worth \$2,199,006.01	Life Insuran Needed 56,709,818. 56,537,907.
w	Every Age 41 42	Spouse Age 39 40	Su 99 99 99	ability of irvival 9.63% 9.64%	Inv	Beginning vestments V \$1,500,000.0 \$1,620,881.0	Calci alue 1 0 (\$2 1 (\$1 7 (\$1	Balance 00.000.00) 91.131.01)	Payment (522,868.9 (522,868.9	s 9) 9) 9)	and tax) \$63,750.00 \$68,687,44	Expenses (\$122,868.9 (\$122,650.9	Addl 9) 5180, 9) 5185, 9) 5185, 9) 5190,	Itions 000.00 400.00	Value \$1,620,881.01 \$1,752,299.47	Val \$778, \$807,3	lue 125,00 304,69 578,61	Net Worth 52,199,006.01 52,368,473.14	Life Insuran Needed 56,709,618. 56,537,907. 56,346,469.
ar I	Every Age 41 42 43	Spouse Age 39 40 41	Su 99 99 99	ability of rvival 9.63% 9.64% 9.44%	Inv	Beginning vestments V \$1,500,000.0 \$1,620,881.0 \$1,752,299.4	Calci alue 1 0 (\$2 1 (\$1 7 (\$1 3 (\$1	Balance 00.000.00) 91.131.01) 81.641.20)	Payment (522,068.9 (522,060.9 (522,060.9	8 9) 9) 9) 9)	and tax) \$63,750.00 \$68,867.44 \$74,472.73	Expenses (\$122,858.9 (\$122,656.9 (\$122,656.9	Addl 9) \$180, 9) \$185, 9) \$185, 9) \$190, 9) \$190, 9) \$196,	Itions 000.00 400.00 962.00	Value \$1,620,881.01 \$1,752,299.47 \$1,894,065.21	Val \$778, \$607,3 \$837,3 \$868,5	lue 125,00 304,69 578,61	Net Worth 52,199,006.01 52,368,473.14 52,550,002.63	Life Insuran Needed 56,709,818. 56,537,907. 56,346,469. 56,134,326.
ow ar 4 1 2 3 4	Every Age 41 42 43 44	Spouse Age 39 40 41 42	Su 99 99 99 99 99	ability of irvival 9.63% 9.64% 9.44% 9.22%	Inv	Beginning vestments V \$1,500,000.0 \$1,620,861.0 \$1,620,861.0 \$1,752,299.4 \$1,894,865.2	Calci alue 1 0 (\$2 1 (\$1 7 (\$1 1 (\$1 5 (\$1	Balance 00.000.00) 91.131.01) 81.641.20) 71.487.09)	Payment (522,068.9 (522,060.9 (522,060.9 (522,068.9	9) 9) 9) 9) 9)	and tax) \$63,750.00 \$68,867,44 \$74,472.73 \$80,531.77	Expenses (\$122,866.9 (\$122,856.9 (\$122,856.9 (\$122,856.9	Addi 9) \$180, 9) \$185, 9) \$195, 9) \$196, 2) \$202,	Itions 000.00 400.00 962.00 690.86	Value \$1,620,881.01 \$1,752,299.47 \$1,894,865.21 \$2,049,218.85	Val \$778, \$607,3 \$837,3 \$868,5	lue 125.00 304.69 578.61 987.81 574.85	Net Worth 52,199,006.01 52,368,473.14 52,550,802.63 52,746,719.57	Life Insuran Needed 56,709,818.7 56,537,907.5 56,346,469.3 56,124,326.5 55,900,241.2
5000 5000 500 500 500 500 500 500 500 5	Every Age 41 42 43 44 45	Spouse Age 39 40 41 42 48	5u 95 95 95 95 95 95 95	ability of irvival 9.63% 9.64% 9.44% 9.22% 8.07%	Inv	Beginning vestments V \$1,500,000,0 \$1,620,881,0 \$1,752,299,4 \$1,894,865,2 \$2,040,218,8	Calc alue 1 0 (\$2 1 (\$1 7 (\$1 1 (\$1 5 (\$1 1 (\$1	Balance 00,000.00) 91,131.01) 81,641.20) 71,487.09) 60,622.20]	Payment (522,068.9) (522,068.9) (522,068.9) (522,068.9) (522,868.9)	9) 9) 9) 9) 9) 9)	and tax) \$63,750.00 \$68,087,44 \$74,472.73 \$80,531.77 \$87,091.80	Expenses (\$122,856.9 (\$122,856.9 (\$122,856.9 (\$122,858.9 (\$122,858.9 (\$305,856.9	Addi 9) \$180, 9) \$185, 9) \$195, 9) \$196, 9) \$196, 9) \$292, 9) \$202, 9) \$208,	tions 000.00 400.00 962.00 690.86 591.59	Value \$1,620,881,01 \$1,752,299,47 \$1,894,865,21 \$2,049,218,85 \$2,033,535,31	Val \$776, \$607,3 \$837,3 \$868,5 \$901,3	lue 125,00 304,69 578,61 987,81 574,85 563,91	Net Worth 52,199,006,01 52,368,473,14 52,550,802,63 52,746,719,57 52,774,487,97	Life Insuran Needed \$6,709,818. \$6,537,907. \$6,346,469. \$6,134,326. \$5,900,241. \$5,644,738.
0.32	Every Age 41 42 43 44 45 46	Spouse Age 39 40 41 42 43 43 44	5u 95 95 95 95 95 95 95	ability of irvival 9.63% 9.64% 9.44% 9.22% 8.07% 8.71%	inv	Beginning vestments V \$1,500,000,0 \$1,620,881,0 \$1,752,299,4 \$1,994,865,2 \$2,040,218,8 \$2,033,555,3	Calc 0 (\$2 1 (\$1 7 (\$1 1 (\$1 5 (\$1 1 (\$1 3 (\$1 4 (\$1	Balance 00,000.00) 91,131.01) 81,641.20) 71,487.09) 60,622.20) 48,996.77]	Payment (\$22,068.9 (\$22,068.9 (\$22,068.9 (\$22,068.9 (\$22,868.9 (\$22,868.9)	8 9) 9) 9) 9) 9) 9) 9) 9)	and tax) \$63,750.00 \$68,067,44 \$74,472,73 \$80,531,77 \$87,091,80 \$86,425,25	Expenses (\$122,656.9 (\$122,656.9 (\$122,656.9 (\$122,656.9 (\$122,656.9 (\$305,266.9 (\$305,266.9	Addi 9) 5180, 9) 5185, 9) 5190, 9) 5196, 9) 5196, 2) 5202, 9) 5208, 9) 5214,	Itions 000.00 400.00 962.00 690.86 591.59 669.33	Value \$1,620,881,01 \$1,752,299,47 \$1,894,065,21 \$2,049,218,85 \$2,033,535,31 \$2,205,760,91	Val \$778, \$607,3 \$637,3 \$868,5 \$968,5 \$901,1 \$935,3	lue 125,00 004,69 578,61 987,81 574,85 588,91 460,81	Net Worth 52,199,006.01 52,368,473.14 52,550,002.63 52,746,719.57 52,972,4487.97 52,992,146.06	Life Insuran Needed \$6,709,618.7 \$6,537,907.9 \$6,346,469.3 \$6,134,326.9 \$5,900,241.2 \$5,900,241.2 \$5,904,738.3 \$5,364,764.3
00W ear # 1 2 3 4 5 6 7	Every Age 41 42 43 44 45 46 47	Spouse Age 39 40 41 42 43 44 43 44 45	Su 99 99 99 99 99 99 90 90 90	ability of rvival 9.63% 9.64% 9.22% 8.07% 8.71% 8.42%	inv	Beginning vestments V \$1,500,000,0 \$1,620,881,0 \$1,752,299,4 \$1,894,865,2 \$2,040,218,8 \$2,033,585,3 \$2,205,760,9	Calcol alue I 0 (\$2 11 (\$1 7 (\$1 13 (\$1 14 (\$1 15 (\$1 14 (\$1 15 (\$1 14 (\$1 8 (\$1	Balance 00.000.00) 91.131.01) 81.641.20) 71.487.09) 60.622.20] 48.996.77] 36.557.55)	Payment (522,068,9 (522,068,9 (522,068,9 (522,068,9 (522,868,9 (522,868,9 (522,868,9) (522,069,9)	8 9) 9) 9) 9) 9) 9) 9) 9) 9) 9) 9)	and tax) \$63,750.00 \$68,067,44 \$74,472,73 \$80,531,77 \$87,091,80 \$86,425,25 \$93,744,84	Expenses (\$122,656.9 (\$122,656.9 (\$122,656.9 (\$122,656.9 (\$305,366.9 (\$305,366.9 (\$122,656.9 (\$122,656.9	Addi 91 \$180, 91 \$185, 91 \$190, 91 \$190, 91 \$196, 92 \$202, 93 \$208, 94 \$224, 95 \$221,	Itions 000.00 400.00 962.00 690.86 591.59 669.33 929.41	Value \$1,620,881.01 \$1,752,299.47 \$1,894.065.21 \$2,049,218.85 \$2,033,535.31 \$2,205,760.91 \$2,391,566.18	Val \$778, \$607, \$837, \$868, \$901, \$935, \$935, \$970,	lue 125.00 304.69 578.61 997.81 574.85 583.91 460.81 .853.09	Net Worth 52,199,006.01 52,368,473.14 52,550,002.63 52,746,719.57 52,972,148.06 53,225,469.43	Life Insuran
0w ear # 1 2 3 4 5 6 7 8	Every Age 41 42 43 44 45 46 47 48	Spouse Age 39 40 41 42 43 44 45 46	Su 99 99 99 99 99 90 90 90 90	ability of rvival 9.63% 9.64% 9.44% 9.22% 8.97% 8.71% 8.42% 8.42% 8.42%	inv	Beginning vestments V \$1,500,000,0 \$1,620,881,0 \$1,752,299,4 \$1,894,865,2 \$2,040,218,8 \$2,033,535,3 \$2,205,760,9 \$2,391,566,1	Calcol alue I 0 (\$2 11 (\$1 7 (\$1 13 (\$1 14 (\$1 15 (\$1 14 (\$1 15 (\$1 15 (\$1	Salance 00,000,00) 91,131,01) 81,641,20) 71,487,09) 60,622,20) 48,596,77] 36,557,55) 23,247,59)	Payment (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9	8 9) 9) 9) 9) 9) 9) 9) 9) 9) 9)	and tax) \$63,750.00 \$68,867.44 \$74,472.73 \$80,531.77 \$87,091.80 \$86,425.25 \$93,744.84 \$101,641.56	Expenses (\$122,666.9 (\$122,656.9 (\$122,656.9 (\$122,656.9 (\$122,656.9 (\$122,656.9 (\$122,656.9 (\$122,656.9	Addi 9) \$180, 9) \$185, 9) \$185, 9) \$190, 9) \$196, 2) \$202, 9) \$208, 9) \$214, 9) \$221, 9) \$228,	Itions 000.00 400.00 962.00 690.86 591.59 669.33 929.41 277.30	Value \$1,620,881.01 \$1,752,299.47 \$1,894,865.21 \$2,049,218.85 \$2,033,535.31 \$2,205,760.91 \$2,391,566.10 \$2,591,716.05	Val \$778, \$807, \$837, \$868, \$901, \$935, \$970, \$970, \$1,006	lue 125.00 304.69 573.61 997.81 574.85 563.91 460.61 .853.09 610.08	Net Worth : 52,199,006.01 52,368,473.14 52,550,002.63 52,746,719.57 52,774,487.97 52,992,148.06 53,225,469,43 53,475,321.54	Life Insuran Needed \$6,709,818,7 \$6,537,907,9 \$6,537,907,9 \$6,5346,4693, \$5,900,241,1 \$5,644,738,3 \$5,364,764,3 \$5,564,764,3 \$5,058,893,4 \$4,725,629,3
0w ear # 1 2 3 4 5 6 7 8 9 9	Every Age 41 42 43 44 45 46 47 48 49	Spouse Age 39 40 41 42 43 44 45 46 47	Su 95 95 95 95 95 95 95 95 95 97 97	ability of rvival 9,63% 9,64% 9,22% 8,07% 8,07% 8,71% 9,42% 9,42% 9,42% 9,42% 9,42% 9,42%	inv	Beginning vestments V \$1,500,000,0 \$1,620,881,0 \$1,752,299,4 \$1,894,865,2 \$2,040,218,8 \$2,033,535,3 \$2,205,760,9 \$2,391,566,1 \$2,591,716,0	Calce alue I 0 (\$2 1 (\$1 7 (\$1 1 (\$1 1 (\$1 1 (\$1 1 (\$1 1 (\$1 1 (\$1 2 (\$1 5 (\$1 5 (\$1 5 (\$1 5 (\$1	Balance 00,000,000 91,131,011 81,641,200 71,487,090 60,622,200 48,996,771 36,557,551 23,247,591 09,005,941	Payment (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9) (\$22,060.9)	8 9) 9) 9) 9) 9) 9) 9) 9) 9) 9)	and tax) 563,750.00 568,867,44 574,472,73 \$80,531.77 \$87,091.80 \$86,425,25 \$93,744.84 \$101,641.56 \$110,147.93	Expenses (\$122,858.9 (\$122,658.9 (\$122,658.9 (\$102,658.9 (\$102,658.9 (\$102,658.9 (\$102,858.9 (\$102,858.9	Addi 91 \$180, 91 \$185, 91 \$185, 91 \$196, 91 \$196, 91 \$202, 91 \$208, 91 \$224, 91 \$224, 91 \$228, 91 \$2234,	Itions 000.00 400.00 962.00 690.86 591.59 669.33 929.41 277.30 018.61	Value \$1,620,881.01 \$1,752,299.47 \$1,894,865.21 \$2,049,218.95 \$2,033,535,31 \$2,205,760.91 \$2,391,566.18 \$2,591,716.05 \$2,807,013.60	Val \$776, \$607, \$637, \$668,5 \$901, \$935, \$970, \$935, \$970, \$1,006, \$1,044,	lue 125.00 304.69 573.61 997.81 574.85 583.91 460.81 .853.09 .610.08 782.96	Net Worth 52,199,006,01 52,368,473,14 52,550,002,63 52,746,719,57 52,992,148,06 52,292,148,06 53,245,49,43 53,475,321,54 53,742,617,75	Life Insuran Needed 56,709,618,1 56,537,907,9 56,346,469,3 55,900,241,1 55,644,738,2 55,964,764,3 55,964,764,3 55,958,984,8 55,958,984,8 84,725,629,1 54,363,400,4
2000 2007 2007 2007 2007 2007 2007 2007	Every Age 41 42 43 44 45 46 47 48 49 50	Spouse Age 39 40 41 42 43 44 45 46 47 48	Su 99 99 99 99 99 90 90 90 90 90 97 97 90	ability of rvival 9,63% 9,64% 9,22% 8,97% 8,97% 8,71% 8,71% 8,42% 8,10% 7,76%	inv	Beginning vestments V \$1,500,000,0 \$1,522,299,4 \$1,994,865,2 \$2,049,218,8 \$2,033,555,3 \$2,205,760,9 \$2,391,566,1 \$2,591,710,0 \$2,607,013,6	Calcol alue I 0 (\$2 11 (\$1 12 (\$1 13 (\$1 14 (\$1 15 (\$1 16 (\$1 17 (\$1 18 (\$1 19 (\$1 10 (\$1 10 (\$1 10 (\$1 10 (\$1 14 (\$1	Balance 00.000.001 91,131.011 81,641.201 71,487.091 60,622.201 48,996.771 36,557.551 23,247.591 09,005.941 33,767.361	Payment (\$22,065.9 (\$22,060.9 (\$22,060.9 (\$22,068.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9	8 9) 9) 9) 9) 9) 9) 9) 9) 9) 9) 9) 9)	and tax) \$63,750,80 \$68,867,44 \$74,472,73 \$80,531,77 \$87,091,80 \$86,425,25 \$93,744,84 \$101 \$41,56 \$110,147,93 \$119,298,08	Expenses (\$122,866.9 (\$122,866.9 (\$122,866.9 (\$122,866.9 (\$122,866.9 (\$122,866.9 (\$122,866.9 (\$122,866.9 (\$122,866.9 (\$122,866.9 (\$122,866.9 (\$122,866.9) (\$122,866.9)	Addi 9) \$180, 9) \$180, 9) \$190, 9) \$190, 9) \$208, 9) \$202, 9) \$214, 9) \$228, 10) \$228, 11) \$224, 9) \$224,	ttions 000.00 400.00 962.00 690.36 591.59 669.33 929.41 377.30 018.61 859.17	Value \$1,620,881.01 \$1,752,299.47 \$1,894,065.21 \$2,049,218.85 \$2,033,535.31 \$2,203,505.81 \$2,291,566.10 \$2,291,716.05 \$2,807,013.60 \$2,590,589.94	Val \$776, \$607, \$687, \$688,5 \$901, \$935, \$970, \$1,006, \$1,044, \$1,083,	lue 125,00 304,69 578,61 997,81 574,85 383,91 460,81 .853,09 .610,08 .782,96 .424,82	Net Worth 52,199,006.01 52,368,473,14 52,550,002,63 52,746,719,57 52,592,146,06 53,225,469,43 53,475,221,54 53,742,617,75 53,560,605,54	Life Insuran Needed 56,709,818,3 56,537,907,9 56,346,469,9 55,900,2411, 55,644,738,3 55,964,764,3 55,964,764,3 55,958,993,4 54,363,400,4 53,975,034,3
ow ar # 1 2 3 4 5 5 5 5 7 8 9 9 10	Every Age 41 42 43 44 45 46 47 48 49 50 51	Spouse Age 39 40 41 42 48 44 45 46 47 48 49	Su 99 99 99 90 90 90 90 90 97 97 90 90 90 90	ability of rrvival 9,63% 9,64% 9,22% 8,97% 8,77% 8,77% 8,42% 8,10% 7,76% 7,38% 5,97%	inv	Beginning vestments V \$1,500,000,0 \$1,620,801,0 \$1,752,299,4 \$1,994,865,2 \$2,049,218,8 \$2,049,218,8 \$2,049,218,8 \$2,049,218,8 \$2,049,218,8 \$2,049,218,8 \$2,391,566,1 \$2,590,589,9 \$2,390,589,9	Calc alue Calc 00 (\$2 11 (\$1 15 (\$1 16 (\$1 17 (\$1 15 (\$1 16 (\$1 17 (\$1 18 (\$1 19 (\$1 10 (\$1 10 (\$1 10 (\$1 10 (\$1 18 (\$1	Salance 00.000.00) 91,131.01) 81,641.20) 71,497.09) 00.622.20) 48.996.77] 36.557.55) 23,247.59] 09.005.94] 93,767.36) 77,462.09)	Payment (\$22,865.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9 (\$22,060.9	8 9) 9) 9) 9) 9) 9) 9) 9) 9) 9)	and tax) \$63,750,00 \$68,867,44 \$74,472,73 \$80,531,77 \$87,091,80 \$66,425,25 \$93,744,84 \$101,641,56 \$110,147,93 \$119,298,08 \$110,100,07	Expenses (\$122,866,9 (\$122,866,9 (\$122,866,9 (\$122,866,9 (\$122,866,9 (\$122,866,9 (\$122,866,9 (\$122,866,9 (\$122,866,9 (\$122,866,9) (\$122,866,9)	Addi 9) \$180, 9) \$185, 9) \$190, 9) \$196, 9) \$196, (1) \$203, 9) \$214, 9) \$224, 9) \$223, 10) \$223, 11) \$224, 9) \$241, 9) \$241, 9) \$241, 9) \$241, 9) \$242,	Itions 000.00 400.00 962.00 690.86 591.59 669.33 929.41 277.30 018.61 859.17 904.95	Value \$1,620,881.01 \$1,752,299.47 \$1,094,065.21 \$2,049,218.85 \$2,033,353.31 \$2,205,760.91 \$2,391,566.10 \$2,391,566.10 \$2,590,7103.60 \$2,890,703.60 \$2,590,589.84 \$2,819,725.88	Val \$776; \$607; \$6537; \$668;6 \$901; \$935; \$970; \$1,066 \$1,044 \$1,083; \$1,124	lue 125.00 304.69 573.61 397.81 574.85 583.91 460.61 .853.09 .610.08 .762.96 .424.82 .590.75	Net Worth 52,199,006.01 52,368,473,14 52,550,002,63 52,746,719,57 52,792,148,06 53,225,489,43 53,475,221,54 53,742,017,75 53,550,605,54 53,866,688,70	Life Insuran Needed 56,709,818.7 56,537,907.9 56,349,469.9 55,9124,326.3 55,900,241.1 55,644,738.3 55,954,764.3 55,954,764.3 55,954,893.4 54,755,629.3 54,363,400.4 53,975,034.3 53,554,659.3
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NEST Summaries

This top portion shows the totals for the NEST, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the \bigcirc icon. Clicking the \bigcirc icon will hide the summaries portion.

a a	Age	Spouse Age	Life Expec- tancy	Retir- ement Age	Age of Death		Current Investments	Desired Rtrment Income	Desired Estate At Death	Inflation Rate	Current Annual Savings	Amt Needed At Retirement	Illustrated Amt At Retirement	Yr of Retirement Savings Surplus/Deficit	YR1 Annual Savings Surplus/Deficit	OR YR1 Addi Investment Regd	Actual Reqd Rtrment Age	OR Regd Rtrment Income
1 1	40	38	40.4	60	85	\$750,000	\$1,500,000	\$175,000	\$1,500,000	3.75%	\$180,000	\$4,722,860	\$5,922,523	\$1,199,662 (3)	\$30,430	50	59	\$168,519

NEST Details

The data is in a spreadsheet format, arranged by year, grantor age, probability of survival, beginning values (by year), growth, expenses, additions, ending values (by year), and present values.

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NEST Details Alter Detail Columns Below

how	Every		1 💽 Yea	ır(s) 🛛 🔵 Year Of Retire	ment							0	🔒 Export to Ex
Year #	Age	Spouse Age	Probability of Survival	Beginning Investments Value	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
1	41	39	99.83%	\$1,500,000.00	(\$200,000.00)	(\$22,060.99)	\$63,750.00	(\$122,868.99)	\$180,000.00	\$1,620,881.01	\$778,125.00	\$2,199,006.01	\$6,709,818.75
2	42	40	99.64%	\$1,620,881.01	(\$191,131.01)	(\$22,868.99)	\$58,887.44	(\$122,868.99)	\$185,400.00	\$1,752,299.47	\$907,304.69	\$2,368,473.14	\$6,537,907.96
3	43	41	99.44%	\$1,752,299.47	(\$181,641.20)	(\$22,968.99)	\$74,472.73	(\$122,868.99)	\$190,962.00	\$1,894,865.21	\$837,578.61	\$2,550,802.63	\$6,346,469.96
4	44	42	99.22%	\$1,894,865.21	(\$171,487.09)	(\$22,868.99)	\$80,531.77	(\$122,868.99)	\$196,690.86	\$2,049,218.85	\$868,987.81	\$2,746,719.57	\$6,134,326.90
5	45	43	98.97%	\$2,049,218.85	(\$160,622.20)	(\$22,868.99)	\$87,091.60	(\$305,366.92)	\$202,591.59	\$2,033,535.31	\$901,574.85	\$2,774,487.97	\$5,900,241,29
6	45	44	98.71%	\$2,033,535.31	(\$148,996.77)	(\$22,969.99)	\$96,425.25	(\$122,868.99)	\$208,669.33	\$2,205,760.91	\$935,383.91	\$2,992,148,06	\$5,644,738.20
7	47	45	98.42%	\$2,205,760.91	(\$136,557.55)	(\$22,868.99)	\$93,744.84	(\$122,868.99)	\$214 929.41	\$2,391,566.18	\$970,460.81	\$3,225,469.43	\$5,364,764.31
8	48	46	98.10%	\$2,391,566.18	(\$123,247,59)	(\$22,868.99)	\$101,641.56	(\$122,868.99)	\$221,377.30	\$2,591,716.05	\$1,006,853.09	\$3,475,321.54	\$5,058,893.81
9	49	47	97.76%	\$2,591,716.05	(\$109.005.94)	(\$22,060.99)	5110,147.93	(\$122,868.99)	\$228,018.61	\$2,807,013.60	\$1,044.610.08	\$3,742,617,75	\$4,725,629.73
10	50	48	97.38%	\$2,807,013.60	(\$93,767.36)	(\$22,868.99)	\$119,298.08	(\$570,580.91)	\$234,859.17	\$2,590,589.94	\$1,083,782.96	\$3,580,605.54	\$4,363,400.69
11	51	49	96.97%	\$2,590,589.94	(\$77,462.09)	(\$22,868.99)	\$110,100.07	(\$122,868.99)	\$241,904,95	\$2,819,725,98	\$1,124,424.82	\$3,866,688.70	\$3,975,034,58
12	52	50	96.52%	\$2,819,725.98	(\$60,015.45)	(\$22,868.99)	\$119,838.35	(\$122,868.99)	\$249,162.10	\$3,065,857.44	\$1,166,590.75	\$4,172,432.74	\$3,554,659.34
13	53	51	96.05%	\$3,065,857,44	(\$41,347.55)	(\$22,868.99)	\$130,298,94	(\$122,868.99)	\$256,636,96	\$3,329,924.35	\$1,210,337.90	\$4,498,914.71	\$3,100,478.05
14	54	52	95.53%	\$3,329,924.35	(\$21,372.89)	(\$22,868.99)	\$141,521,79	(\$122,868.99)	\$264,336.07	\$3,612,913.22	\$1,255,725.57	\$4,847,265.91	\$2,610,605.65
15	55	53	94.98%	\$3,612,913.22	\$0.00	\$0.00	\$153,548.81	(\$100,000,00)	\$272,266.15	\$3,938,728.18	\$1,302,815.28	\$5,241,543.46	\$2,083,064.81
16	56	54	94.40%	\$3,938,728,18	\$0.00	50.00	\$167,395.95	(\$100,000.00)	\$280,434,13	\$4,286,558.26	\$1,351,670.85	\$5,638,229.12	\$1,515,553,14

These details may be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Net Worth

This first chart shows the client's net worth, or value of assets less liabilities.



Timeline



This chart shows the beginning value, growth, additions, and expenses for each year.

Probability of Survival by Age

This chart starts at the Grantor's Age and shows the probability they will survive, to each age, up to the End of Term.



RMD Calculator

From the home screen, under Comprehensive Plans, click on the button for the RMD (Required Minimum Distribution) Calculator.



RMD Options

Starting with the top pane	, we find the EstateView o	ptions: " <i>Pro</i> ," and " <i>Pro-Plus</i> ."
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	Click to see results		
Pro		Pro-Plus	
⊰⊱ Move to Left () Screenshot			
RMD 1		Duplic	cate Delete 🔨
Grantor Age (This Yr Birthday) 🔟		73	•
Date of Birth: dd/mm/yyyy	Age On This Year's Birthday:	D	
Table2010CM Life Expectancy	86.3 (13.3 years)		
Yr of Death	(Year 13)	86	•
# of Years Illustrated		30	
Annual Growth Rate		7.50%	
Income Tax Rate		37.00%	•
1.00%		•	60.00%
Current Value		\$3,000,000	•
Click Pro-Plus for the following:			
Charitable Donations			

The calculator opens in *Pro* mode (default) simplifying the planning options to the bare essentials. You can toggle between the mode buttons (*Pro*, and *Pro-Plus*), with each providing more planning options than the last.

	Рго	Pro-Plus
⊰⊱ Move to Left (♂ Screenshot		

Immediately below the mode selection bar, we have a couple of options the planner will need to become familiar with.

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• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Pro Options

The following depicts what a user might see under the *Pro* options, in the data entry screen. Keep in mind, the advanced options (*Pro* and *Pro-Plus*) include these same options, plus a few more advanced ones.

Additionally, note that some other calculators, within EstateView, are fully open (not split into *Standard*, *Pro*, and *Pro-Plus*), while others are only accessible under the higher level plans (*Pro* and *Pro-Plus*).

Required Minimum Distribution	
	Click to see results
Pro	Pro-Plus
\prec_{Γ}^{L} Move to Left \bigcirc Screenshot	
RMD 1	Duplicate Delete
Grantor Age (This Yr Birthday) 🔟	73 🔹
Date of Birth: dd/mm/yyyy	Age On This Year's Birthday: 0
Table2010CM Life Expectancy	86.3 (13.3 years)
Yr of Death	● 86 ● (Year 13)
# of Years Illustrated	30 💌
Annual Growth Rate	7.50%
Income Tax Rate	- 37.00% ·
1.00%	60.00%
Current Value	\$3,000,000
Click Pro-Plus for the following: • Charitable Donations	

Once you fill in the information, above, you can either click the $\neg c$ (Move to Left) icon, or the "click to see results" button, at the top. Both methods will take you to the results screen.

Explanation of Pro Options

- Grantor Age
 - Enter the age of the Grantor on the Date of Transfer.
- Table 2010CM Life Expectancy
 - Actuarial age of death, based on the selected mortality table.



26 C.F.R. § 20.2031-7(d)(7) prescribes that (i) Table 2010CM must be used for valuation dates June 1, 2023 and beyond (unless and until a new actuary table is prescribed by the Service).

However, the real life expectancy of an affluent taxpayer will normally be longer than that anticipated under Table 2010CM, because affluent taxpayers typically have better health habits, increased access to healthcare, and are less likely to be smokers than the general population. In addition, the Tables are unisex, but women typically live approximately 2 years longer than men, in the real world.

- Grantor Year of Death
 - Enter the age to use as the Grantor's age at death, for the private annuity calculation.
- Number of Years Illustrated
 - Enter the number of years for *EstateView* to illustrate.
- Annual Growth Rate
 - Enter the expected annual growth rate of the asset (default is 7%)
- Income Tax Rate
 - Enter the income tax rate, based on the client's income level (1% 60%)
- Current Value
 - Enter the current value of the assets

Pro-Plus Options

Pro Pro-Plus

The *Pro-Plus* options include the above (*Pro*) options, in addition to the following:

Check box to defer first year RMD:			
Max Annual Charitable Donation*	-	\$0	•
* (Will not exceed RMD amount.)			
QCD Inflation / Chained CPI Rate	-	4.50%	+
Check box to allow charitable to exceed RMD amount:			
Age to Start Charitable		70	+

Explanation of Pro-Plus Options

- Max Annual Charitable Donation
 - Enter the charitable amount per year
- QCD Inflation / Chained CPI Rate
 - Enter the inflation / chained consumer price index rate
- Age to Start Charitable
 - Enter the age to start charitable

Using the Results Screen

After entering the necessary information from above (using *Pro*, or *Pro-Plus*), you can either click the $\neg c$ icon, or the "click to see results" button. Both methods will take you to the results screen.

	10 10 10 10 10 10 10 10 10 10 10 10 10 1					Summarian &	Databa							Tireations I	6 Charts	
Required Minimu	Im Distribution															
fim	Pro-Plus	RMD	Summa	ries Alter.Su	mmary Columns	0 0										
; Center @ Scree	ershot 🔳 🖬	RMD #	Grantor A	lge Life Expec-	tancy Year of Death	T of Years Illin-trated	S3.000.000	Illustrated End Vi \$2,213,127	due RMD Starti 73			Amount Mex	Charitable Donation	Tex Savings From Charitab 50	le Currulative Taxes on RMD 53,372,391	
MD 1 Depres	Delete A	- 20-	. 18	123	.42		33,000,000	36,613,661			A-4 311	2,490	30		147200225700V	
	and the second se														15.00	
entor Age (This W Indey) 💼	73 🖸	RMD	Details	Alter Detail C	olumns Below						-					
	Age On This Year's Birthday: 0	RM	9.1													
ste2010CM Sife	863 (13.3 years)	Show E	verý 📃	1	🗾 Year(s) 👋 Yea	r Of Death 🛛 🛛 First	Year RMD									(i) Deports
	8 36 0	Vear	Year # G	rantor Age Prol	bability Servival To Ye	sar Beginning Value	Growth	RMD Percentage	RMD Amount	Tax on RMD	Net After Tases	End Value	Comulative To Charity		Cumulative Taxes On Net O	
of Death	16 D	30224	1	73	100.00%	13 000 000.00	\$225,000.00	3,77%	11112307.99	(\$41,686,79)	(\$7)(320(73)	\$3,111,752,45	\$0.00	\$113,207.55	\$41885.79	\$71,330.75
	Contraction of the second s	2025	. 2	74	\$7,44%	\$3,111,792,45	\$233,384,43	3.92%	(\$122,081.08)	(\$45,131.50)	(\$70,879,56)	\$3,223,145,81	\$0.00	\$235,238.42	\$87,038,25	\$148,200.33
Years Hustrated	30	2026	3	75	94,70%	\$3,223,145,81	\$241,735,94	4,07%	(\$137,022,79)	(\$48,478,21)	(\$82,543.98)	\$1,333,859,56	\$0.00	\$306,200,81	\$135,516.50	\$230,744,31
ual Growth Rate	7.50%	2027	- 4	76	P1.78%	\$3,333,859,56	\$250,039,47	4.22%	(\$140,660,18)	(\$52,047.60)	(\$88,621,58)	\$3,443,229,85	\$0.00	\$506,929,90	\$187,564.10	\$319,365.80
	17.025	2028	3	77	88.67%	\$3,443,229,85	\$258,242.24	437%	(\$150,350,38)	(\$55,632.07)	(\$94,726,41)	\$3,551,112.71	\$0.00	\$657,289.37	\$243,197.07	5414(092.30
me Tax Rate	37,055	3029	đ	78	85.38%	\$3,551,112,71	\$266,333.45	4.55%	(\$181,414,21)	(\$58723.20)	10101/090	-	\$0.00	\$818,703.59	\$302,920.33	\$515,783,20
10%	02N	3030	7	79	81.80%	\$3,658,031.94	\$274,302.40	4,74%	1\$173,271,005	(\$64,130,51)	10109	13,750,5	\$0.00	\$991,975,24	\$367,030.84	\$634,944,40
ert Value		2031	- 0	80	78.14%	\$3,756,962.69	\$281,772.20	4.95%	(\$185,\$68,25)	(\$68;815.65)	(\$117	\$3,852,748	\$0.00	\$1,177,963.49	\$435,846,49	\$742,117.00
		3082	9	81	74.22%	\$3,852,746.64	\$288,956.00	£15%	(\$198,595.19)	(\$73,485.22)	(\$125	\$3,943,157	\$0.00	\$1,376,558,68	\$509,326.71	\$867,251.97
ck box to defer first		3033	10	83	70.10%	\$3.943,107.45	\$295,733.06	541%	(\$213,140.94)	1978.882.75)	18134,278,79)	\$4,025,099	\$0.00	\$1,589,699,63	\$588,188.80	\$1,001,510,76
RMD		3034	11	83	(0.79%	\$4,025,699,56	\$301,927,47	5,65%	(\$227,440,65)	(\$84,133,04)	(\$143,287.61)	\$4,100,2	\$0.00	\$1,817,140,28	\$672,341.90	\$1,144,798.36
Annual Charitable		2035	12	84	61.34%	\$4,100,186.38	\$307,513.98	5.05%	(\$244,058,71)	(500,301.72)	(\$153,756.90)	51.1	\$0.00	\$2,061,198,99	\$762,643,63	\$1,298,555.36
ution"		2036	13	85	56.67%	\$4,163,641.65	\$312,273.12	6.25%	(\$260,227,60)	(896,284.21)	(\$163,943.39)	17	\$0.00	\$2,321,426.50	\$858,927.84	\$1,462,498.75
III not exceed RMD a	incienti -	2057	14	85	51.88%	\$4,215,667,17	封1617654	0.56%	(\$277,347,84)	语10是6167四	1\$174,725 1	4315.87	\$0,00	\$2,398,774.43	\$961,546.54	\$1,037,227,85
Inflation /		3038	15	87	46.97%	14,254,515,87	\$319,038.69	0,94%	(\$295,452,49)	(\$109.317.42)		4,278,152.00	\$0.00	\$2,894,220,93	\$1.070,863.96	\$1,823,362,96
ment CPI Rate		3039	16	88	42.03%	\$4,278,152,06	\$320,861,40	7.30%	(\$312,273.87)	(\$115541.83)	15106	\$4(286(730.59)	\$0.00	\$3,206,500.80	\$1,186,405.30	\$2,020,095,50
med CRI Kate		2040	17	89	37,11%	\$4,286,739,50	\$321,905,47	7.75%	(\$332,305.39)	(\$122,953.00)	16.20		\$0.00	\$3,538,806.10	\$1,309,358.20	\$2,229,447.60
ck box to allow		2041	18	90	32.29%	\$4,275,999,67	\$320,095.48	8.20%	(\$350,486,881	15129 880 14	324	10710-071	\$0.00	\$3,889,293.05	\$1,439,038.43	\$2,450,254,62
itable to exceed		3542	18	93	27.45%	14,246,148,29	\$318,401,12	8.70%	(\$369,230.29)	\$138615.21	(\$232,015,08)		\$0.00	\$4,258,523.34	\$1,575,653,63	\$2,682,969,70
amount	State of the second	2043	10	92 93		54 195 372 12	\$314,653,43	9.26%	(\$388,461,03)	(\$143,730.68)	(\$257,088,12)	\$4,121,571.52	\$0.00	\$4,646,984.37	\$1,710,384,22 \$1,870,372,48	\$2,927,600,15 \$3,184,688,26
to Statt Ouritable	70	2544	21		19,21%	\$4,121,571,52	\$300,117.98	9.90%	(\$468,076.39)	(\$150,988,26)		\$4,022,612.99	\$0.00	\$5,055,060.76		
		2045	27	94	15.34%	\$4,022,612,99	\$301,695.97	10.53%	(\$423,432,95)	(\$156,670,19)	(\$260,762.70)	\$1,900,876,02	\$0.00	\$5,478,493.70	\$2,027,042,67	\$3,451,451.08
		3046	23	95	12.29%	\$3,900,876,02	\$292,565.70	11.54%	(\$438,300.68)	(\$102.171.25)	(\$276,129,43)		\$0.00	\$5,916,794.38	\$2,189,213.92	\$3,727,580.46
		2047	24 25	96 97	9.40% 7.14%	\$3,755,141.04	\$281,635.58	11.90%	(\$447,040.60)	(\$165,405:02)	(\$281,635.58)	\$3,589,736.02	\$0.00	\$6,363,834,08	\$2,354,618,94 \$2,524,901,29	\$4,009,216.04
		2048	10	342	7.54%	\$3.589.736.02	\$269,230,20	12.82%	(\$460.222.57)	di 70.282.35	15200/940.221	\$3,398,743,65	10.00	\$6.824.057.55	52 524 901.29	54.299 19625

*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.

2. The center pane of the Results Screen contains the Summaries and Details Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the GRAT Summaries section.

				Summaries &	Details							Timelines 8	é Charts	
۱D	Summarie	es Alter Sumn	ary Columns	0 0										
MD #	Grantor Age	e Life Expec-tanc	v Year of Death ≠	of Years Illus-trated	E Current Value	Illustrated End Va	lue RMD Starti	ng Age 1st Yea	r RMD Yr 1 RMD	Amount Max	Charitable Donation	Tax Savings From Charitabl	e Cumulative Taxes on RMI	D
1	73	13.3	14	30	\$3,000,000	\$2,213,127	73	20			\$0	SO	\$3,372,391	
													Fit All 100% -	
													HE ALL 100%	100%
									=					
MD	Details 🤌	Alter Detail Colu	mns Below											
RM	D1													
how E	very 👘	1	Year(s) 🕘 Year	Of Death 🛛 🔵 First	Year RMD									🕑 📄 Expo
Year	Year # Gran	ntor Age Probabi	lity Survival To Yea	r Beginning Value	Growth	RMD Percentage	RMD Amount	Tax on RMD	Net After Taxes	End Value	Cumulative To Charit	ty Cumulative After Charity	Cumulative Taxes On Net	Cumulative Net After Taxes
2024	1	73	100.00%	\$3,000,000,00	\$225,000.00	3.77%	(\$113,207.55)	(\$41,896.79)	(\$71,320.75)	\$3,111,792,45	\$0.00	\$113,207,55	\$41,886.79	\$71,320.75
2025	2	74	97,44%	\$3,111,792,45	\$233 384.43	3,92%	(\$122.031.08)	(\$45,151,50)	(\$76,879,58)	\$3,223,145,81	\$0.00	\$235,238,62	\$87,038,29	\$148,200.33
2026	3	75	94,70%	\$3,223,145,81	\$241,735,94	4.07%	(\$131.022.19)	(\$48,478.21)	(\$82,543.98)	\$3,333,859.56	\$0.00	\$366,260,81	\$135,516,50	\$230,744.31
2027	4	76	91,78%	\$3,333,959,56	\$250,039,47	4.22%	(\$140,669,18)	(\$52,047,60)	(\$88,621,58)	\$3,443,229,85	\$0.00	\$506,929,99	\$187,564,10	\$319,365,99
2028		77	88,67%	\$3,443,229,85	\$258 242 24	4.37%	(\$150,359,38)	(\$55,632.97)	(\$94,726.41)	\$3,551,112.71	\$0.00	\$657,289.37	\$243,197,07	\$414,092.30
2029	6	78	85.38%	\$3,551,112,71	\$266333.45	4.55%	(\$161.414.21)	(\$59,723.26)		\$3,656,031,94	\$0.00	\$818,703.59	\$302,920,33	\$515,783.26
2030	7	79	81,86%	\$3,656,031,94	\$274 202.40	4.74%	(\$173,271.66)	(\$64,110.51)	(\$109,161,14)	\$3,756,962,69	\$0.00	\$901,975,24	\$367,030,84	\$624,944.40
2031	8	80	78,14%	\$3,756,962,69	\$281,772,20	4.95%	(\$185,968,25)	(\$68,815,65)	(\$117,172,60)	\$3,852,746,64	\$0.00	\$1,177,963,49	\$435,846,49	\$742,117,00
2032	9	81	74,22%	\$3,852,746,64	\$288,956.00	5.15%	(\$190,595.19)	(\$73,480.22)		\$3,943,107,45	\$0.00	\$1,376,558.66	\$509,326.71	\$867,231.97
2033	10	82	70.10%	\$3,943,107,45	\$295,733.06	5.41%	(\$213,140.94)	(\$78,862.15)		\$4,025,699.56	\$0.00	\$1,589,699.63	\$588,188,80	\$1,001,510.76
2034	11	83	65,79%	\$4,025,899,56	\$301,927,47	5.65%	(\$227,440.65)	(\$84,153.04)	(\$143,287.61)	\$4,100,186.38	\$0.00	\$1,817,140.28	\$672,341.90	\$1,144,798.38
2035	12	84	61.34%	\$4,100,186,38	\$307,513,98	5.95%	(\$244,058,71)	(\$90,301.72)	(\$153,756,99)	\$4,163,641,65	\$0.00	\$2,061,198,99	\$762,643,63	\$1,298,555,36
2036	13	85	56.67%	\$4,163,641,65	\$312,273,12	6.25%	(\$260,227,60)	(\$95,284,21)	(\$163,943,39)	\$4,215,687,17	\$0.00	\$2,321,426,59	\$858,927,84	\$1,462,498.75
2037	14	86	51,88%	\$4,215,687.17	\$316,176.54	6.58%	(\$277,347.84)	(\$102,618.70)	(\$174,729.14)	\$4,254,515.87	\$0.00	\$2,598,774.43	\$961,546.54	\$1,637,227.89
2038	15	87	46.97%	\$4,254,515.87	\$319,088.69	6.94%	(\$295,452,49)	(\$109,317,42)	(\$196,125.07)	\$4,278,152.06	\$0.00	\$2,894,226.93	\$1,070,863.96	\$1,823,362.96
2039	16	88	42,03%	\$4,278,152,06	\$320,861.40	7.30%	(\$312,273.87)	(\$115,541,33)	(\$196,732,54)	\$4,286,739.59	\$0.00	\$3,206,500.80	\$1,186,405.30	\$2,020,095.50
2040	17	89	37.11%	\$4,286,739.59	\$321,505,47	7.75%	(\$332,305.39)	(\$122,953.00)	(\$209,352.40)	\$4,275,939.67	\$0.00	\$3,538,806.19	\$1,309,358.29	\$2,229,447.90
2041	18	90	32.29%	\$4,275,939.67	\$320,695,48	8.20%	(\$350,486.86)	(\$129,690.14)	(\$220,906.72)	\$4,246,148.29	\$0.00	\$3,889,293.05	\$1,439,038,43	\$2,450,254.62
2042	19	91	27.65%	\$4,246,148.29	\$318,461.12	8.70%	(\$369,230.29)	(\$136,615.21)	(\$232,615.08)	\$4,195,379.12	\$0.00	\$4,258,523.34	\$1,575,653.63	\$2,682,869.70
2043		92	23,27%	\$4,195,379.12	\$314,653,43	9.26%	(\$388,461.03)	(\$143,730.58)	(\$244,730.45)	\$4,121,571.52	\$0.00	\$4,646,984.37	\$1,719,384.22	\$2,927,600.15
	21	93	19.21%	\$4,121,571.52	\$309,117.86	9.90%	(\$408,076.39)	(\$150,988.26)	(\$257,088.12)	\$4,022,612.99	\$0.00	\$5,055,060.76	\$1,870,372,48	\$3,184,688.28
2044		94	15.54%	\$4,022,612.99	\$301,695.97	10.53%	(\$423,432.95)	(\$156,670.19)	(\$266,762.76)	\$3,900,876.02	\$0.00	\$5,478,493.70	\$2,027,042.67	\$3,451,451.03
2044 2045		95	12.29%	\$3,900,876.02	\$292,565.70	11.24%	(\$438,300.68)	(\$162,171.25)	(\$276,129.43)	\$3,755,141.04	\$0.00	\$5,916,794.38	\$2,189,213.92	\$3,727,580.46
	23						10000	(\$165,405,02)	(\$281,655,58)	\$3,589,736.02	\$0.00	\$6363834.98	\$2,354,618,94	\$4,009,216.04
2045	23	96	9.49%	\$3,755,141.04	\$281,635.58	11.90%	(\$447,040.00)	(2100/402/05)	(\$281,053.38)	32,303,750.02	3000	\$0,505,05450	\$2,534,018,34	34,003,210,04

*Display depicts *Pro-Plus* mode. *Standard* and *Pro* modes will contain less detail and information.

RMD Summaries

This top portion shows the totals for the RMD, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the \bigcirc icon. Clicking the \odot icon will hide the summaries portion.



RMD Details

The data is in a spreadsheet format, arranged by year, grantor age, probability survival to year, beginning value, growth, RMD percentage, RMD amount, tax on RMD, net after taxes, end value, cumulative to charity, cumulative after charity, cumulative taxes on net, cumulative net after taxes.

MD [Details	Alter Detai	il Columns Below												
RME	D 1														
				Death 🔵 First										0	
NOW EV	very 🔄		💽 Year(s) 🔘 Year Of	Death O First	Year RMD									٢	🔒 Export t
Year	Year # Gi	irantor Age P	robability Survival To Year	Beginning Value	Growth	RMD Percentage	RMD Amount	Tax on RMD	Net After Taxes	End Value	Cumulative To Charity	Cumulative After Charity	Cumulative Taxes On Net	Cumulative Net After	Taxes
2024	1	73	100.00%	\$3,000,000.00	\$225,000.00	3.77%	(\$113,207.55)	(\$41,886.79)	(\$71,320.75)	\$3,111,792.45	\$0.00	\$113,207.55	\$41,895.79	\$71,320.75	
2025	2	74	97.44%	\$3,111,792,45	\$233,384.43	3,92%	(\$122,031.08)	(\$45,151.50)	(\$76,879.58)	\$3,223,145.81	\$0.00	\$235,238.62	\$87,038,29	\$148,200.33	
2026	3	75	94.70%	\$3,223,145.81	\$241,735.94	4.07%	(\$131,022.19)	(\$48,478.21)	(\$82,543.98)	\$3,333,859.56	\$0.00	\$366,260.81	\$135,516.50	\$230,744.31	
2027	4	76	91.78%	\$3,333,859.56	\$250,039.47	4.22%	(\$140,669.18)	(\$52,047.60)	(\$88,621.58)	\$3,443,229.85	\$0.00	\$506,929.99	\$187,564.10	\$319,365.89	
2028	5	77	88.67%	\$3,443,229.85	\$258,242.24	4.37%	(\$150,359.38)	(\$55,632.97)	(\$94,726.41)	\$3,551,112.71	\$0.00	\$657,289.37	\$243,197.07	\$414,092.30	
2029	6	78	85.38%	\$3,551,112.71	\$266,333.45	4,55%	(\$161,414,21)	(\$59,723.26)	(\$101,690.95)	\$3,656,031.94	\$0.00	\$818,703.59	\$302,920.33	\$515,783,26	
2030	7	79	81.86%	\$3,656,031.94	\$274,202.40	4,74%	(\$173,271.66)	(\$64,110.51)	(\$109,161.14)	\$3,756,962.69	\$0.00	\$991,975.24	\$367,030.84	\$624,944,40	
2031	8	80	78.14%	\$3,756,962.69	\$281,772.20	4.95%	(\$185,988.25)	(\$68,815.65)	(\$117,172.60)	\$3,852,746.64	\$0.00	\$1,177,963.49	\$435,846,49	\$742,117.00	
2032	9	81	74.22%	\$3,852,746.64	\$288,956.00	5.15%	(\$198,595.19)	(\$73,480.22)	(\$125,114.97)	\$3,943,107.45	\$0.00	\$1,376,558.68	\$509,326.71	\$867,231.97	
2033	10	82	70.10%	\$3,943,107.45	\$295,733.06	5,41%	(\$213,140.94)	(\$78,862.15)	(\$134,278.79)	\$4,025,699.56	\$0.00	\$1,589,699.63	\$588,188.86	\$1,001,510.76	
2034	11	83	65.79%	\$4,025,699.56	\$301,927.47	5.65%	(\$227,440.65)	(\$84,153.04)	(\$143,287.61)	\$4,100,186.38	\$0.00	\$1,817,140.28	\$672,341.90	\$1,144,798.38	
2085	12	84	61.34%	\$4,100,186.38	\$307,513.98	5.95%	(\$244,058.71)	(\$90,301.72)	(\$153,756.99)	\$4,163,641.65	\$0.00	\$2,061,198.99	\$762,643.63	\$1,298,555.36	
2036	13	85	56.67%	\$4,163,641.65	\$312,273.12	6.25%	(\$260,227.60)	(\$95,284.21)	(\$163,943.39)	\$4,215,687.17	\$0.00	\$2,321,426.59	\$858,927.84	\$1,462,498.75	
2037	14	86	51.89%	\$4,215,687.17	\$316,176.54	6.59%	(\$277,347.84)	(\$102,618.70)	(\$174,729.14)	\$4,254,515.87	\$0.00	\$2,598,774.43	\$961,546.54	\$1,637,227.89	
2038	15	87	46.97%	\$4,254,515.87	\$319,088.69	6.94%	(\$295,452.49)	(\$109,317.42)	(\$186,135.07)	\$4,278,152.06	\$0.00	\$2,894,226.93	\$1,070,863.95	\$1,823,362.96	
2039	16	88	42.03%	\$4,278,152.06	\$320,861.40	7,30%	(\$312,273.87)	(\$115,541.33)	(\$196,732.54)	\$4,286,739.59	\$0.00	\$3,206,500.80	\$1,186,405.30	\$2,020,095.50	
2040	17	89	37.11%	\$4,286,739.59	\$321,505.47	7.75%	(\$332,305.39)	(\$122,953.00)	(\$209,352.40)	\$4,275,939.67	\$0.00	\$3,538,805.19	\$1,309,358,29	\$2,229,447.90	
2041	18	90	32.29%	\$4,275,939.67	\$320,695.48	8.20%	(\$350,486.86)	(\$129,690.14)	(\$220,806.72)	\$4,246,148.29	\$0.00	\$3,899,293.05	\$1,439,038,43	\$2,450,254.62	
2042	19	91	27.65%	\$4,246,148.29	\$318,461.12	8.70%	(\$369,230.29)	(\$136,615.21)	(\$232,615.08)	\$4,195,379.12	\$0.00	\$4,258,523.34	\$1,575,653.63	\$2,682,869.70	
2043	20	92	23.27%	\$4,195,379.12	\$314,653.43	9.26%	(\$388,461.03)	(\$143,730.58)	(\$244,730.45)	\$4,121,571.52	\$0.00	\$4,646,984.37	\$1,719,384,22	\$2,927,600.15	
2044	21	93	19.21%	\$4,121,571.52	\$309,117.86	9,90%	(\$408,076.39)	(\$150,988.26)	(\$257,088.12)	\$4,022,612.99	\$0.00	\$5,055,060.76	\$1,870,372,48	\$3,184,688.28	
2045	22	94	15.54%	\$4,022,612.99	\$301,695.97	10.53%	(\$423,432.95)	(\$156,670.19)	(\$266,762.76)	\$3,900,876.02	\$0.00	\$5,478,493.70	\$2,027,042.67	\$3,451,451.03	
2046	23	95	12.29%	\$3,900,876.02	\$292,565.70	11.24%	(\$438,300.68)	(\$162,171.25)	(\$276,129.43)	\$3,755,141.04	\$0.00	\$5,916,794.38	\$2,189,213.92	\$3,727,590.46	
2047	24	96	9.49%	\$3,755,141.04	\$281,635.58	11.90%	(\$447,040.60)	(\$165,405.02)	(\$281,635.58)	\$3,589,736.02	\$0.00	\$6,363,834.98	\$2,354,618.94	\$4,009,216.04	
2048	25	97	7,14%	\$3,589,736.02	\$269,230.20	12,82%	(\$460,222.57)	(\$170,282,35)	(\$289,940,22)	\$3,398,743,65	\$0.00	\$6,824,057,55	\$2,524,901,29	\$4,299,156,25	

These details may be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Timeline

This chart shows the beginning value, growth, and annuity amounts for each year, up to the Grantor's projected (based on selected mortality table) age of death.



IRA Value over Time

This chart shows the value of the IRA starting from the Transfer Date up to the Projected Age of Death.



Monte Carlo

From the home screen, under Comprehensive Plans, click on the button for the Monte Carlo analysis tool.



Monte Carlo Option

Unlike most other calculators shown in this guide, the Monte Carlo analysis tool is not split into *Standard, Pro*, and *Pro-Plus*. Therefore, there is no mode selection bar. Jumping right in:

- By clicking the "Duplicate" button, you can create additional Monte Carlo that will be considered in the calculations
- By clicking the $\neg c$ (Move to the Left) icon, you can toggle back and forth between the data entry screen and the results screen.

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• By clicking the ^(C) (screenshot) icon, the planner can take a snapshot of the input information at any time.

Monte Carlo Options

The following depicts what a planner might see on the data entry screen. Keep in mind, the Monte Carlo analysis tool, unlike many others, does not include advanced options (*Pro* and *Pro-Plus*).

	Click to see results	
ή⊱ Move to Left ⓒ Screenshot		
Nonte Carlo 1		Duplicate Delete
alue of Portfolio	\$1,000,000	•
ercentage Bonds	- 40.00%	+
ercentage Equities	- 60.00%	+
lumber of Years Invested	- 30	+
Sustom Result Percentile #1 (1-99)	- 1.00%	+
Custom Result Percentile #2 (1-99)	- 99.00%	

Once you fill in the information, above, you can either click the $\neg c$ icon, or the "click to see results" button. Both methods will take you to the results screen.

Explanation of Options

- Value of Portfolio
 - Enter the value of portfolio
- Percentage Bonds
 - Enter the desired percentage to allocate in bonds
- Percentage Equities
 - Enter the desired percentage to allocate in equities
- Number of Years Invested
 - Enter number of years of investing the portfolio
- Custom Result Percentile #1 and #2
 - Enter the Result Percentile you want to show

Using the Results Screen

After entering the necessary information from above, you can either click the $\vec{\neg}$ icon, or the "click to see results" button. Both methods will take you to the results screen.

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Monte Carlo						Sommarian & D	wtats (Timelines & Ch	arts	
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Monte Carlo 1 Opticale Oxide	M	forste Carl		Percentage	Percentage		er tof Vesera	Cantoes Percentile		1016	2509	steh	75th	99111	Caston Percettile #2	Castom Percentile #2
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Custom Result			A	1 1040 D	No. Barriella	CA16. (0	Test Descention	90th Percentile G	1							
Percensile #2 (1-	-		11025.506.73		\$1,541,831,56				\$3,045,756.67							
-			1085.971.78	\$1,418,033,40	\$1 037 939.04	\$1,968,419,12			\$3,453,595,57							
 Additional Features ig Soon. 	1.175		51,151,342.09		\$1,783,632,43	\$2,144,918.56	12,552,764.82		\$3,902,928,54							
	1.3		51,183,158,67	\$1,620,653.38	\$1,925 540.24	\$2,332,799,28	\$2,810,798,41	\$3,310,983.86	\$4,411,353,18							
			\$1,260,573.63	\$1,734,712,07	\$2,07537493	\$2,534,957,98	\$3,073 \$35,87		\$4,944,207,75							
_	1.5	12	51,333,074.19	\$1,848,163,48	\$2,249,203,75	\$2,755,056,38	\$3.391.800.92	\$4,062,144,59	\$5,543,396,01							
_	10.1	13	51,300,250,43	\$1,003,743.12	\$2,433,804,16	\$3,003,554.00	12,714,864,63	\$4,462,740.61	\$6,244,664.10							
_	1	14 :	51,407,371.74	\$2,120,285.74	\$2,620,842.62	\$3,259,748.42	\$4,075,085.05	\$4,040,392,45	\$7,016,743,87							
	1	15 :	87,577,057,58	\$2,274,984,33	\$2,827,73541	\$3,555,812.17	\$4,450,329,61	\$3,456,703,85	\$7.632.923.00							
	1	16	11,668,954,75	\$2,438,640.27	\$3,056,419.35	\$3,868,473.72	\$4,921,094,49	\$6.024,534.47	\$8,613,491,99							
	1.1	17.	\$1,702,850.95	\$2,621,903,61	\$3,297,002,03	\$4,213,348.94	\$5,388,334,82	\$5,663,208.02	\$9,484,489,20							
	1	18	51,901,289,65	\$2,818,960.86	\$3,556,217.79	\$4,585,740.69	\$5,898,595,84	\$7,365,498.57	\$10,670,104,78							
	1	19 :	52,000,649,29	\$3,019,754.80	\$3,838,835,09	54,992,339.30	\$6,400,997.22	\$8,120,406.83	\$11,764,203,43							
		20 :	\$2,121,066.12	\$3,237,539,00	\$4,142,399,42	\$5,437,583.40	\$7,058,072,67	\$8,917,913,65	\$13,156,742.66							
			\$2,266,680.10	\$3,457,136,66	\$4,453,725.60	\$5,912,453.16	\$7,735,654.31	\$9,790,541.51	\$14,963,778.10							
			\$2,384,416,13		\$4,846,595,01	\$6,411,879.09		\$10,760,265.73	\$16,300,102,92							
			52,505,213,47	\$4,042,018.23	\$5,242,120.88			\$11,828,290,38	\$16,178,869.75							
			52,681,177.02	\$4,320,905,81	\$5,052,825,83	\$7,578,317.93		\$13,002,807.56	\$20,292,777,86							
			\$2,870,753,46	\$4,529,134.47	\$6,091383.63		\$11,072,534,98		\$22,395,883,72							
			53,018,605.36	\$5,001,541.70	\$6,997,377.67			\$15,825,060.80	\$24,722,757.63							
			\$3,237,102,40	\$5,401,525,07	\$7,128,068,27			\$17,392,109.46	\$27,768,347.93							
			53,442,374,45	\$5,803,954.71				\$19,221,991.06	\$30,578,331.60							
			53,628,355,85	\$6,216,632.70				\$21,082,105,60	\$33,931,384,61							
	1	30	\$3,820,871,26	\$6,684,404,87	10,005,784,29	\$12,525,374.95	\$17,384,708.96	\$23,196,934,10	\$38,033,306.54					3		
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1. The left pane of the Results Screen contains all of the previous options to edit your choices when necessary.

2. The center pane of the Results Screen contains the Summaries Section.

Summaries and Details

The main portion of the screen shows the results of the planning inputs. The program defaults to the "Summaries and Details" Tab - shown above the Monte Carlo Summaries section.

Monte C	arlo Summa	ries Alter Sun	imary Column	0 0										
Monte Car #	to Initial Value	Percentage Bonds	Percentage Equities		r of Years ested	Custom Percentile Choice	Result	10th Percentile	25th Percentile	50th Percentile	75th Percentile	90th Percentile	Custom Percentile #2 Choice	Custom Percentile #2 Result
1	\$1,000,000	40.00%	60.00%	3	80	1.00%	4.57%	6.54%	7.60%	8.79%	9.99%	11.05%	99.00%	12.89%
													Fil All 100%	97% 🖪
Monte C	arlo Details	Alter Detail Co	lumns Below											
Monte	Carlo 1													
show Even		Year(s)												(i) Export to
	tom Percentile #		Of all Dessentille	Edak December	75ab December	Odub Deservatiles (ustom Percentile #2							El esteur e
7 Cus	\$1,025,508.73		\$1,541,831.56		\$2,114,049.37	\$2,424,931.99	\$3,049,756.67							
8	\$1,085,971.78	\$1,418,033,40	\$1,657,939.04	\$1,969,419.12	\$2,322,307.19	\$2,701,357.40	\$3,453,595.57							
	\$1,131,342.99	\$1,511,963.74	\$1,783,632,43		\$2,552,764.82	\$2,993,058,43	\$3,902,926,54							
	\$1,183,158,67	\$1,620,653.38	\$1,925,540,24	\$2,332,799,28	\$2,810,798.41	\$3,310,983.86	\$4,411,353,18							
	\$1,260,573,63	\$1,734,712.07	\$2,075,374,93	\$2 534 957 98	\$3,073,835,97	\$3,651,092,61	\$4,944,207,75							
	\$1,333,074,19	\$1,848,163,48	\$2,249,203,75		\$3,391,800.92	\$4,062,144,59	\$5,543,398.01							
13	\$1309,259,43	\$1,993,743.12	\$2,433,804.16	\$3,003,554,00	\$3,714,864,63	\$4,452,749,61	\$6,244,654.10							
14	\$1,497,371.74	\$2,120,285.74	\$2,620,842,62	\$3 259 748.42	\$4,075,085.05	\$4,949,392,45	\$7,016,743.87							
15	\$1,577,057,59	\$2,274,384,33	\$2,827,735,61	\$3,555,612,17	\$4,456,329,61	\$5,456,703,85	\$7,832,923,06							
	\$1,669,954,75	\$2,438,640,27	\$3,056,419,35	\$3,868,473,72	\$4,921,094,49	\$6,024,534,47	\$8,613,491,93							
17	\$1,792,850,96	\$2,621,903,61	\$3,297,092,03	\$4,213,348,94	\$5,388,334,82	\$6,663,208,02	\$9,484,499,20							
18	\$1,901,289,65	\$2,818,960.86	\$3,556,217.79	\$4 585,749,69	\$5,899,595.94	\$7,365,498.57	\$10,670,104.78							
19	\$2,000,649,29	\$3,019,754,80	\$3,828,335,09	\$4 992 339 36	\$6,460,997.22	\$8,120,406,83	\$11,764,203,43							
20	\$2,121,066.12	\$3,237,539,86	\$4,142,399.42	\$5,437,583.40	\$7,068,072.67	\$8,917,913.65	\$13,156,742.66							
21	\$2,266,680.10	\$3,457,136.66	\$4,455,725.69	\$5,912,453.16	\$7,735,654.31	\$9,790,541.51	\$14,563,778.10							
22	\$2,384,416.13	\$3,731,051.75	\$4,846,595.01	\$6,411,879.09		\$10,760,265.73	\$16,300,102.92							
23	\$2,505,213,47	\$4,042,668.23	\$5,242,120.88	\$6,952,147.91	\$9,275,123.11	\$11,828,290.38	\$18,178,869.78							
24	\$2,681,177.02	\$4,320,905.81	\$5,652,825.83	\$7,578,317.93	\$10,113,252.08	\$13,002,907.56	\$20,292,777.86							
25	\$2,870,753,46	\$4,629,134,47	\$6,091,383.63	\$8,279,804.51	\$11,072,534.98	\$14,418,136,57	\$22,395,883.72							
26	\$3,018,695.36	\$5,001,541.70	\$6,597,377.67	\$8,991,145.90	\$12,123,634.06	\$15,825,060.89	\$24,722,757.63							
27	\$3,237,102.40	\$5,401,525.01	\$7,126,066.27	\$9,796,627.41	\$13,349,079.96	\$17,392,109.45	\$27,768,347.93							
28	\$3,442,374,40	\$5,803,954.71	\$7,689,572.37	\$10,626,049.57	\$14,594,600.43	\$19,221,991.08	\$30,578,331.60							
29	\$3,628,335.85	\$6,216,632.70	\$8,321,993.37	\$11,508,312.44	\$15,995,168.92	\$21,082,105.60	\$33,931,384.61							
30	\$3,820,871.26	\$6,684,404.87	\$9,005,784.29	\$12,525,374.95	\$17,384,708.96	\$23,196,934.19	\$38,033,306.64							
													Fil All 100% 🖃 💳 🖛	100% Fil

Monte Carlo Summaries

This top portion shows the totals for the Monte Carlo, summarizing the details section. As with the inputs, the planner can also take a snapshot of the data by clicking the ⁽ⁱ⁾ icon. Clicking the ⁽ⁱ⁾ icon will hide the summaries portion.

Monte Car	lo Summa	ries <u>Alter Sum</u>	mary Columns	0 0									
Monte Carlo #	Initial Value	Percentage Bonds	Percentage Equities	Number of Years Invested	Custom Percentile #1 Choice	Custom Percentile #1 Result	10th Percentile	25th Percentile	50th Percentile	75th Percentile	90th Percentile	Custom Percentile #2 Choice	Custom Percentile #2 Result
1	\$1,000,000	40.00%	60.00%	30	1.00%	4.57%	6.54%	7.60%	8.79%	9.99%	11.05%	99.00%	12.89%
												Fit All 100% 🗖 💳	- 97% Fit V

Monte Carlo Details

The data is in a spreadsheet format, arranged by year, custom percentile #1, custom percentile #2, 10th percentile, 25th percentile, 50th percentile, 75th percentile and 90th percentile.

Monte	Carlo Details	Alter Detail Col	lumns Below				
	te Carlo 1						
Mont	te cano i						
show Eve	ery 💽 1	 Year(s) 					
Year# C	Custom Percentile #1						Custom Percentile #2
7	\$1,025,508.73		\$1,541,831.56		\$2,114,049.37	\$2,424,931.99	\$3,049,756.67
8	\$1,085,971.78	\$1,418,033.40	\$1,657,939.04	\$1,969,419.12	\$2,322,307.19	\$2,701,357.40	\$3,453,595.57
9	\$1,131,342.99	\$1,511,963.74	\$1,783,632.43	\$2,144,918.56	\$2,552,764.82	\$2,993,058.43	\$3,902,926.54
10	\$1,183,158.67	\$1,620,653.38	\$1,925,540.24	\$2,332,799.28	\$2,810,798.41	\$3,310,983.86	\$4,411,353.18
11	\$1,260,573.63	\$1,734,712.07	\$2,075,374.93	\$2,534,957.98	\$3,073,835.87	\$3,651,092.61	\$4,944,207.75
12	\$1,333,074.19	\$1,848,163.48	\$2,249,203.75	\$2,755,656.38	\$3,391,800.92	\$4,052,144.59	\$5,543,398.01
13	\$1,399,259.43	\$1,993,743.12	\$2,433,804.16	\$3,003,554.00	\$3,714,864.63	\$4,462,749.61	\$6,244,664.10
14	\$1,497,371.74	\$2,120,285.74	\$2,620,842.62	\$3,259,748.42	\$4,075,085.05	\$4,949,392,45	\$7,016,743.87
15	\$1,577,057.59	\$2,274,384.33	\$2,827,735.61	\$3,555,812.17	\$4,456,329.61	\$5,456,703.85	\$7,832,923.06
16	\$1,669,954.75	\$2,438,640.27	\$3,056,419.35	\$3,868,473.72	\$4,921,094.49	\$6,024,534,47	\$8,613,491.93
17	\$1,792,850.96	\$2,621,903.61	\$3,297,092.03	\$4,213,348.94	\$5,388,334.82	\$6,663,208.02	\$9,484,489.20
18	\$1,901,289.65	\$2,818,960.86	\$3,556,217.79	\$4,585,749.69	\$5,898,595.84	\$7,365,498.57	\$10,670,104.78
19	\$2,000,649.29	\$3,019,754.80	\$3,828,335.09	\$4,992,339.36	\$6,460,997.22	\$8,120,406,83	\$11,764,203.43
20	\$2,121,066.12	\$3,237,539.86	\$4,142,399.42	\$5,437,583.40	\$7,068,072.67	\$8,917,913.65	\$13,156,742.66
21	\$2,266,680.10	\$3,457,136.66	\$4,455,725.69	\$5,912,453.16	\$7,735,654.31	\$9,790,541.51	\$14,563,778.10
22	\$2,384,416.13	\$3,731,051.75	\$4,846,595.01	\$6,411,879.09	\$8,477,493.32	\$10,760,265.73	\$16,300,102.92
23	\$2,505,213.47	\$4,042,668.23	\$5,242,120.88	\$6,952,147.91	\$9,275,123.11	\$11,828,290.38	\$18,178,869.78
24	\$2,681,177.02	\$4,320,905.81	\$5,652,825.83	\$7,578,317.93	\$10,113,252.08	\$13,002,807.56	\$20,292,777.86
25	\$2,870,753.46	\$4,629,134.47	\$6,091,383.63	\$8,279,804.51	\$11,072,534.98	\$14,418,136.57	\$22,395,883.72
26	\$3,018,695.36	\$5,001,541.70	\$6,597,377.67	\$8,991,145.90	\$12,123,634.06	\$15,825,060.89	\$24,722,757.63
27	\$3,237,102.40	\$5,401,525.01	\$7,126,066.27	\$9,796,627.41	\$13,349,079.96	\$17,392,109,46	\$27,768,347.93
28	\$3,442,374.40	\$5,803,954.71	\$7,689,572.37	\$10,626,049.57	\$14,594,600.43	\$19,221,991.08	\$30,578,331.60
29	\$3,628,355.85	\$6,216,632,70	\$8,321,993.37	\$11,503,312.44	\$15,995,168.92	\$21,082,106.60	\$33,931,384.61
30	\$3,820,871.26	\$6,684,404.87	\$9,005,784.29	\$12,525,374.95	\$17,384,708.96	\$23,196,934.19	\$38,033,306.64

These details may be exported to Microsoft Excel to be shared with the client or to create documents as needed.

Timelines and Charts

Located next to the "Summaries and Details" tab, we find the "Timelines and Charts" tab. This section displays visual representations, created from the inputs entered by the planner.



Timeline (Values)

This chart shows the most likely outcomes of the applicable portfolio over time.



Timeline (Percentages)



This chart shows percentages of deviation from beginning to end of the applicable portfolio.

Life Insurance Estimator

From the home screen, under Comprehensive Plans, click on the button for the Life Insurance Estimator.



A pop-up will appear, showing estimates for life insurance for the client(s).

Samp teView		ohn Planner		
+				
+				
Risk Class	20 yr	25 yr	30 yr	Universal For Life
Standard	\$16,699	Probably not available	Probably not available	\$37,508
Preferred	\$11,851	Probably not available	Probably not available	\$34,822
+				
+				
Risk Class	20 yr	25 yr	30 yr	Universal For Life
	+ + Risk Class Standard Preferred	+ + Risk Class 20 yr Standard \$16.699 Preferred \$11.851	teView for John Planner	+ + + *

The planner can adjust the calculations for each client for:

- Sex
- Age
- Premium Multiplier

The calculations are computed as an average annual premium, per \$1,000,000 of benefit. The calculations are split between:

- Risk Class
- 20 year Term Life
- 25 year Term Life
- 30 year Term Life
- Whole Life / Universal For Life

By clicking the ⁽ⁱ⁾ icon, the planner can take a snapshot of the estimates.



Life Insurance Estimates Are NOT Offers or Quotes:

The estimates presented by *EstateView* are simply averages, based on those typically offered in the market. Insurers typically require a medical examination and base policy premiums on health and expected longevity of the insured. These estimates may not be reliable in some circumstances.

These estimates should only be used as a placeholder, until the client has obtained a policy by completing all required exams and documentation.



Candor is required in any information reported to an insurer. If improper material information is supplied by the insured, it is likely that the policy will be considered either void or terminated prior to the date of death – relieving the insurer of its duty to pay out the policy benefits.

EstateView AFR & § 7520 Table

From the home screen, under Comprehensive Plans, click on the button for the § 7520 & AFR Table.



A pop-up will appear, showing historical data related to the Applicable Federal Rate (AFR).

SCIN5,	CLATS, C	RATS, & CF	FR & 75 RUTs may elect	to use either	of the 2 mc		-		e transfer fa	ills for det	ermining the in	terest rate.	
Date	§ 7520 Rate	Short- Term Annual AFR	Short-Term Semiannual AFR	Short- Term Quarterly AFR	Short- Term Monthly AFR	Mid- Term Annual AFR	Mid-Term Semiannual AFR	Mid- Term Quarterly AFR	Mid- Term Monthly AFR	Long- Term Annual AFR	Long-Term Semiannual AFR	Long- Term Quarterly AFR	Long- Term Monthly AFR
Nov 2023	5.60%	5.30%	5.23%	5.20%	5.17%	4.69%	4.64%	4.61%	4.60%	4.83%	4.77%	4.74%	4.72%
Oct 2023	5.40%	5.22%	5.15%	5.12%	5.10%	4.43%	4.38%	4.36%	4.34%	4.46%	4.41%	4.39%	4.37%
Sep 2023	5.00%	5.12%	5.06%	5.03%	5.01%	4.19%	4.15%	4.13%	4.11%	4.19%	4.15%	4.13%	4.11%
Aug 2023	5.00%	5.07%	5.01%	4.98%	4.96%	4.09%	4.05%	4.03%	4.02%	4.03%	3.99%	3.97%	3.96%
Jul 2023	4.60%	4.80%	4.74%	4.71%	4.69%	3.85%	3.81%	3.79%	3.78%	3.98%	3.94%	3.92%	3.91%
Jun	4.20%	4.43%	4.38%	4.36%	4.34%	3.56%	3.53%	3.51%	3.50%	3.79%	3.75%	3.73%	3.72%

The data is separated into columns by:

- § 7520 Rate
- Short-Term (Annual, Semi-Annual, Quarterly, and Monthly) AFR
- Mid-Term (Annual, Semi-Annual, Quarterly, and Monthly) AFR
- Long-Term (Annual, Semi-Annual, Quarterly, and Monthly) AFR



We sincerely thank you for giving us the opportunity to serve your planning software needs. EstateView aims to continuously adapt and improve with future iterations and provide additional content and options, based on the valued feedback of our professional users.

Please direct any questions, comments, or suggestions, with respect to EstateView, to the EstateView support team at EstateView@GassmanPA.com.

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*jlm*anl*jwk (05/13/24)