Summary of Benefits Projection

ASSUMPTIONS:
Projection runs for 31.0 years.
Measuring life ages are 65 and 63.
Donor income tax bracket is 40.8%, 35% for tax savings, and 23.8% for capital gains.

	Charitable Unitrust 5.0%
Cash	$1,000,000 (cash)
Average Annual Payment	$57,870
Charitable Deduction	$306,870
Income Tax Savings	$107,405
Investment Assumptions	
Annual Income	2.5%
Annual Appreciation	4.5%
Management Fees	1%
Sell Asset in First Year	Yes
PRESENT VALUE AT 5.2%:	
Total Management Fees	$177,510
Total Benefit To Payment Recipient	**$849,332**
Benefit to THE CHARITY	**$278,917**
Total Benefit	**$1,128,249**

Column 1: Payment schedule is quarterly, 3 months delay.

Detailed Cash Flow Analysis

ASSUMPTIONS:
Projection runs for 31.0 years.
Measuring life ages are 65 and 63.
Original principal is $1,000,000.
Donor income tax bracket is 40.8%, 35% for tax savings, and 23.8% for capital gains.

5.0% Charitable Remainder Unitrust

Year	Year-End Principal	Appreciation	Income	Mgmt Fees	Payments to Beneficiary	Tax-Free Portion
		(4.5%)	(2.5%)	(1%)		
2026	$1,000,000					
2027	1,009,550	$45,000	$25,000	$10,450	$50,000	$33,923
2028	1,019,191	45,430	25,239	10,550	50,478	32,773
2029	1,028,924	45,864	25,480	10,651	50,960	31,661
2030	1,038,751	46,302	25,723	10,752	51,446	30,587
2031	1,048,671	46,744	25,969	10,855	51,938	29,549
2032	1,058,686	47,190	26,217	10,959	52,434	28,547
2033	1,068,796	47,641	26,467	11,063	52,934	27,578
2034	1,079,003	48,096	26,720	11,169	53,440	26,643
2035	1,089,308	48,555	26,975	11,276	53,950	25,739
2036	1,099,710	49,019	27,233	11,383	54,465	24,866
2037	1,110,213	49,487	27,493	11,492	54,986	24,022
2038	1,120,815	49,960	27,755	11,602	55,511	23,207
2039	1,131,519	50,437	28,020	11,713	56,041	22,420
2040	1,142,325	50,918	28,288	11,824	56,576	21,660
2041	1,153,234	51,405	28,558	11,937	57,116	20,925
2042	1,164,248	51,896	28,831	12,051	57,662	20,215
2043	1,175,366	52,391	29,106	12,166	58,212	19,529
2044	1,186,591	52,891	29,384	12,283	58,768	18,867
2045	1,197,923	53,397	29,665	12,400	59,330	18,227
2046	1,209,363	53,907	29,948	12,518	59,896	17,608
2047	1,220,912	54,421	30,234	12,638	60,468	17,011
2048	1,232,572	54,941	30,523	12,759	61,046	16,434
2049	1,244,343	55,466	30,814	12,880	61,629	15,876
2050	1,256,227	55,995	31,109	13,003	62,217	15,338
2051	1,268,224	56,530	31,406	13,128	62,811	14,818
2052	1,280,335	57,070	31,706	13,253	63,411	14,315
2053	1,292,562	57,615	32,008	13,380	64,017	13,829
2054	1,304,906	58,165	32,314	13,507	64,628	13,360
2055	1,317,368	58,721	32,623	13,636	65,245	12,907
2056	1,329,949	59,282	32,934	13,766	65,868	12,469
2057	1,342,650	59,848	33,249	13,898	66,497	12,046

Detailed Cash Flow Analysis

Total	**$1,342,650**	**$1,614,581**	**$896,990**	**$374,942**	**$1,793,979**	**$656,950**
Present Value (5.2%)	$278,917			$177,510	$849,332	$366,674

Taxation Schedule

ASSUMPTIONS:
Projection runs for 31.0 years.
Measuring life ages are 65 and 63.
Original principal is $1,000,000.
Donor income tax bracket is 40.8%, 35% for tax savings, and 23.8% for capital gains.
Income is 2.5%. Appreciation is 4.5%.
Management fees: 1% of principal.

5.0% Charitable Remainder Unitrust

Year	Payments to Ben.	Ordinary Income (40.8%)	Capital Gain (23.8%)	Tax-Free Portion
2027	$50,000	$14,550	$1,527	$33,923
2028	50,478	14,689	3,016	32,773
2029	50,960	14,829	4,469	31,661
2030	51,446	14,971	5,889	30,587
2031	51,938	15,114	7,274	29,549
2032	52,434	15,258	8,629	28,547
2033	52,934	15,404	9,952	27,578
2034	53,440	15,551	11,246	26,643
2035	53,950	15,699	12,512	25,739
2036	54,465	15,849	13,750	24,866
2037	54,986	16,001	14,962	24,022
2038	55,511	16,154	16,150	23,207
2039	56,041	16,308	17,313	22,420
2040	56,576	16,464	18,453	21,660
2041	57,116	16,621	19,571	20,925
2042	57,662	16,780	20,667	20,215
2043	58,212	16,940	21,743	19,529
2044	58,768	17,102	22,800	18,867
2045	59,330	17,265	23,838	18,227
2046	59,896	17,430	24,858	17,608
2047	60,468	17,596	25,861	17,011
2048	61,046	17,764	26,847	16,434
2049	61,629	17,934	27,818	15,876
2050	62,217	18,105	28,774	15,338
2051	62,811	18,278	29,716	14,818
2052	63,411	18,453	30,644	14,315
2053	64,017	18,629	31,559	13,829
2054	64,628	18,807	32,461	13,360
2055	65,245	18,986	33,352	12,907

Taxation Schedule

2056	65,868	19,168	34,232	12,469
2057	66,497	19,351	35,101	12,046
Total	**$1,793,979**	**$522,048**	**$614,982**	**$656,950**
Present Value (5.2%)	$849,332	$247,156	$235,502	$366,674