Charitable Remainder Trust Analysis

Recommended Plan

Prepared for Jerry and Ruth Stein

|  |
| --- |
|  |

The Charitable Remainder Trust (CRT) Analysis report illustrates the projected value of trust assets over time. A Charitable Remainder Trust is an agreement between you and a trustee to hold assets for a term. The term may be for the lifetime of you, your spouse and/or other beneficiaries or for a set period of time not to exceed 20 years. The income beneficiaries receive income for the life of the trust, and at the end of the term, the remainder of the trust is distributed to the charitable beneficiaries.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  |  |  | | --- | --- | --- | --- | | **50% of Company Stock to Charit Trust** | | | | | Start Date: |  | 1/1/2019 |  | | Grantor: |  | Jerry and Ruth (Joint/ROS) |  | | Term Based on the Life of: |  | Jerry and Ruth Stein |  | | Cash Payment Type: |  | Unitrust |  | | Payment Rate: |  | 7.0% |  | | IRC Rate: |  | 2.0% |  | |  | | | | |

| **Year** | **Age** | **Beginning of Year Balance** | **Transfers In** | **Growth and Income** | **Total Distributions** | **End of Year Balance** |
| --- | --- | --- | --- | --- | --- | --- |
| **2019** | **70/69** | **$0** | **$3,412,280** | **$301,646** | **$238,860** | **$3,475,066** |
| 2020 | 71/70 | 3,475,066 | 0 | 307,196 | 243,255 | 3,539,007 |
| 2021 | 72/71 | 3,539,007 | 0 | 312,848 | 247,730 | 3,604,125 |
| 2022 | 73/72 | 3,604,125 | 0 | 318,605 | 252,289 | 3,670,441 |
| 2023 | 74/73 | 3,670,441 | 0 | 324,467 | 256,931 | 3,737,977 |
| 2024 | 75/74 | 3,737,977 | 0 | 330,437 | 261,658 | 3,806,756 |
| 2025 | 76/75 | 3,806,756 | 0 | 336,517 | 266,473 | 3,876,800 |
| 2026 | 77/76 | 3,876,800 | 0 | 342,709 | 271,376 | 3,948,133 |
| 2027 | 78/77 | 3,948,133 | 0 | 349,015 | 276,369 | 4,020,779 |
| 2028 | 79/78 | 4,020,779 | 0 | 355,436 | 281,455 | 4,094,760 |
| 2029 | 80/79 | 4,094,760 | 0 | 361,977 | 286,633 | 4,170,104 |
| 2030 | 81/80 | 4,170,104 | 0 | 368,637 | 291,907 | 4,246,834 |
| 2031 | 82/81 | 4,246,834 | 0 | 375,420 | 297,278 | 4,324,976 |
| 2032 | 83/82 | 4,324,976 | 0 | 382,328 | 302,748 | 4,404,556 |
| 2033 | 84/83 | 4,404,556 | 0 | 389,363 | 308,319 | 4,485,600 |
| 2034 | 85/84 | 4,485,600 | 0 | 396,527 | 313,992 | 4,568,135 |
| 2035 | 86/85 | 4,568,135 | 0 | 403,824 | 319,769 | 4,652,190 |
| 2036 | 87/86 | 4,652,190 | 0 | 411,253 | 325,653 | 4,737,790 |
| 2037 | 88/87 | 4,737,790 | 0 | 418,821 | 331,645 | 4,824,966 |
| 2038 | 89/88 | 4,824,966 | 0 | 426,527 | 337,748 | 4,913,745 |
| **2039** | **90/89** | **4,913,745** | **0** | **434,375** | **343,962** | **5,004,158** |
| 2040 | 91/90 | 5,004,158 | 0 | 442,367 | 350,291 | 5,096,234 |
| **Totals** | |  | **3,412,280** | **8,090,295** | **6,406,341** |  |

Charitable Remainder Trust Analysis

Recommended Plan

Prepared for Jerry and Ruth Stein

|  |
| --- |
|  |

The Charitable Remainder Trust (CRT) Analysis report illustrates the projected value of trust assets over time. A Charitable Remainder Trust is an agreement between you and a trustee to hold assets for a term. The term may be for the lifetime of you, your spouse and/or other beneficiaries or for a set period of time not to exceed 20 years. The income beneficiaries receive income for the life of the trust, and at the end of the term, the remainder of the trust is distributed to the charitable beneficiaries.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | |  |  | | |  | | --- | |  | | Income Interest ($2,502,498) (73.34%) | | |  | | --- | |  | | Remainder Interest ($909,782) (26.66%) | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | |  |  | | |  | | --- | |  | | Retained Interest ($2,502,498) (73.34%) | | |  | | --- | |  | | Charitable Deduction ($909,783) (26.66%) | |