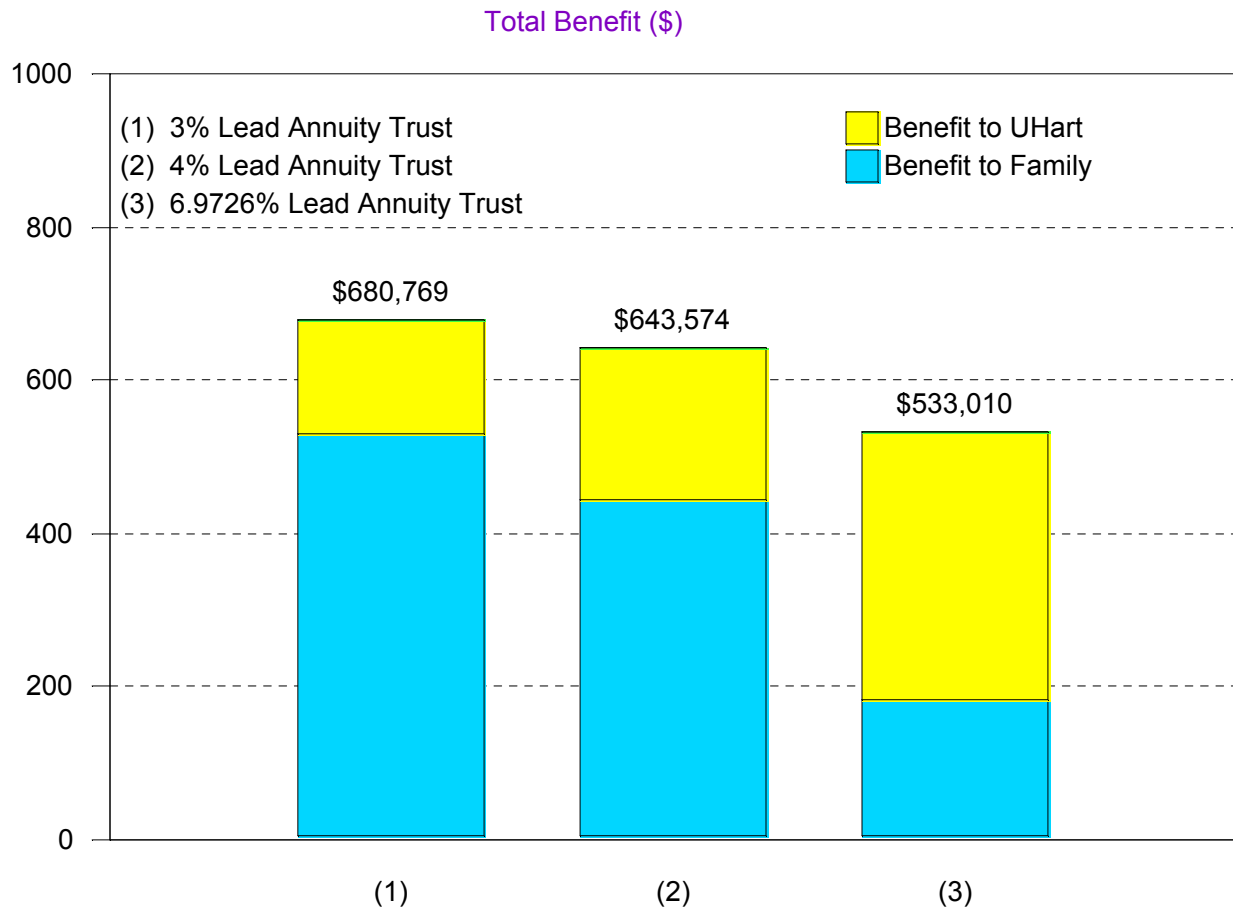


Lead Trust Projections

Summary of Benefits

ASSUMPTIONS:

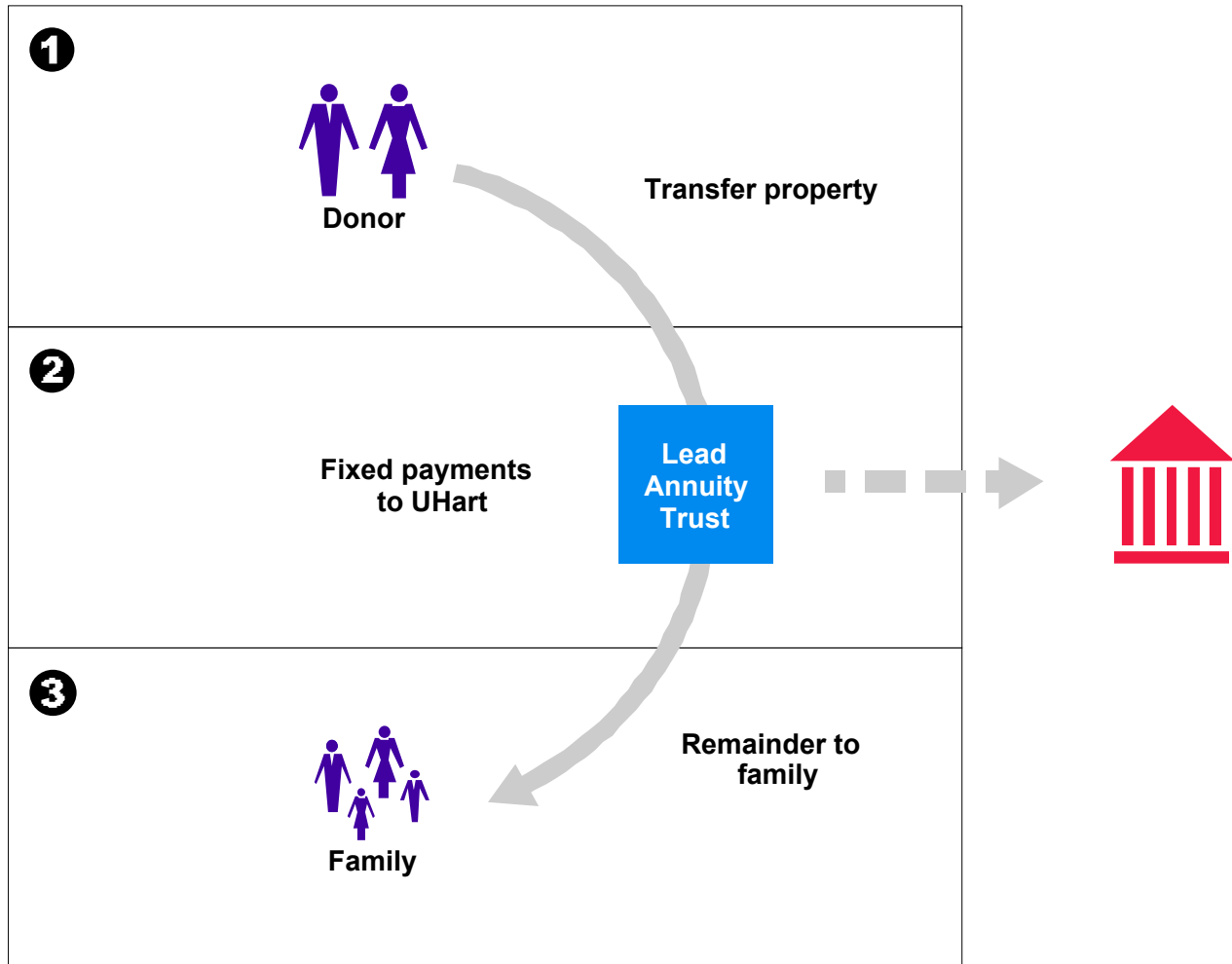
Non-grantor Inter Vivos Trusts established in 2009 for 20 years.
 Lead Trusts make annual, end of period payments to UHart.
 Original Principal of 250,000 has a cost basis of 250,000.
 Donor income tax bracket is 35%, 15% for capital gains.
 Beneficiary income tax bracket is 35%, 15% for capital gains.
 Value of donor's estate is 2,000,000. Prior taxable gifts are 0.
 Transfer tax: Sunset in 2011 returning to tax rates before 2001.
 Income is 2%, capital appreciation is 6%.
 Benefit to family is shown less capital gains tax.



Charitable Lead Annuity Trust

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September 2009

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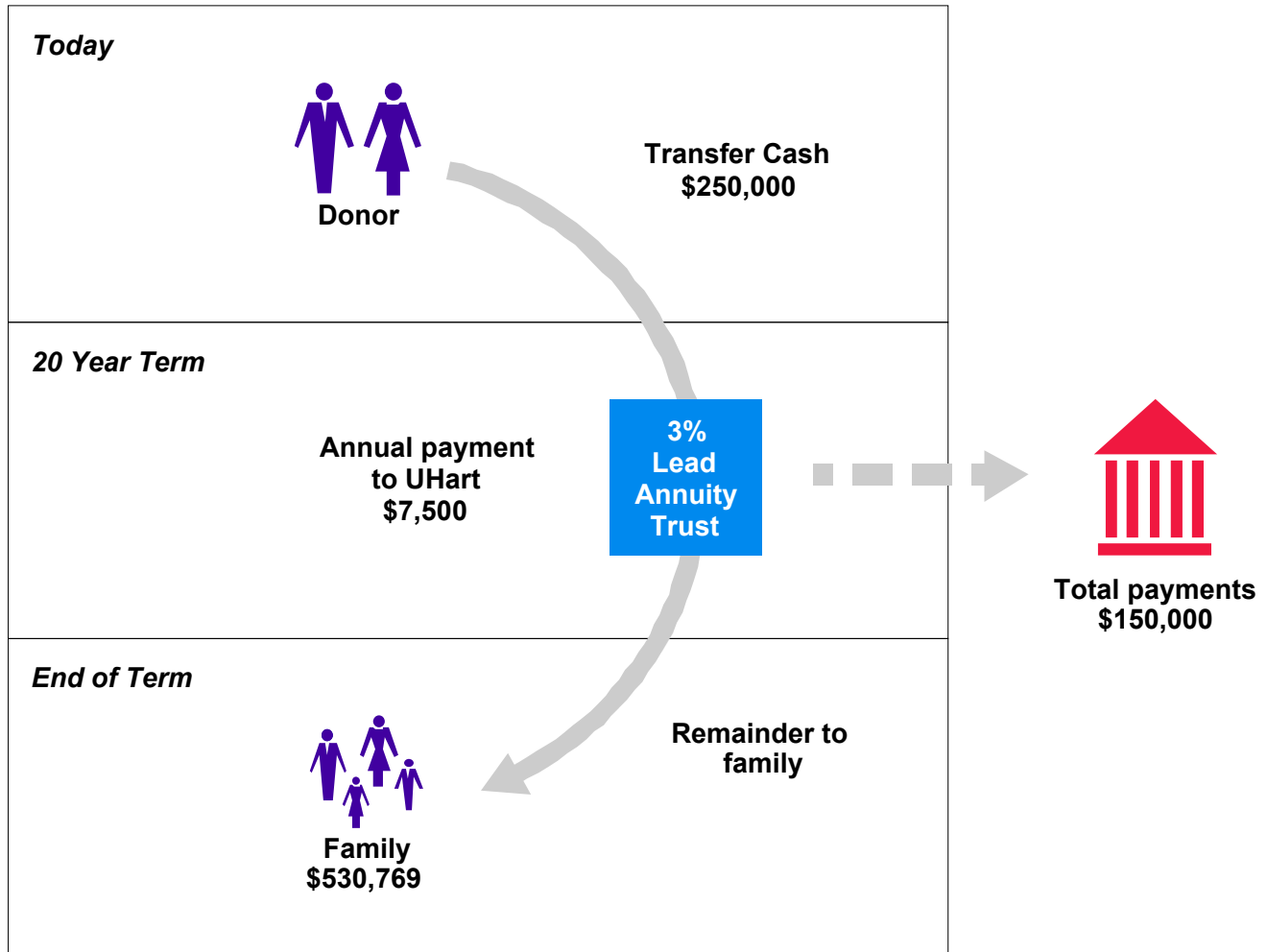
How it Works

- 1** You transfer cash, securities, or other property to a trust. You receive a gift tax deduction.
- 2** During its term, the trust pays a fixed amount each year to UHart.
- 3** When the trust ends, its remaining principal passes to your family or other heirs you name. Trust growth passes to them tax-free.

3% Charitable Lead Annuity Trust

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Benefits

Immediate

Gift tax deduction of \$107,565. Remove trust principal from your estate.

Annual

Annual payment to UHart of \$7,500. Projected total payments to UHart of \$150,000 over 20 years.

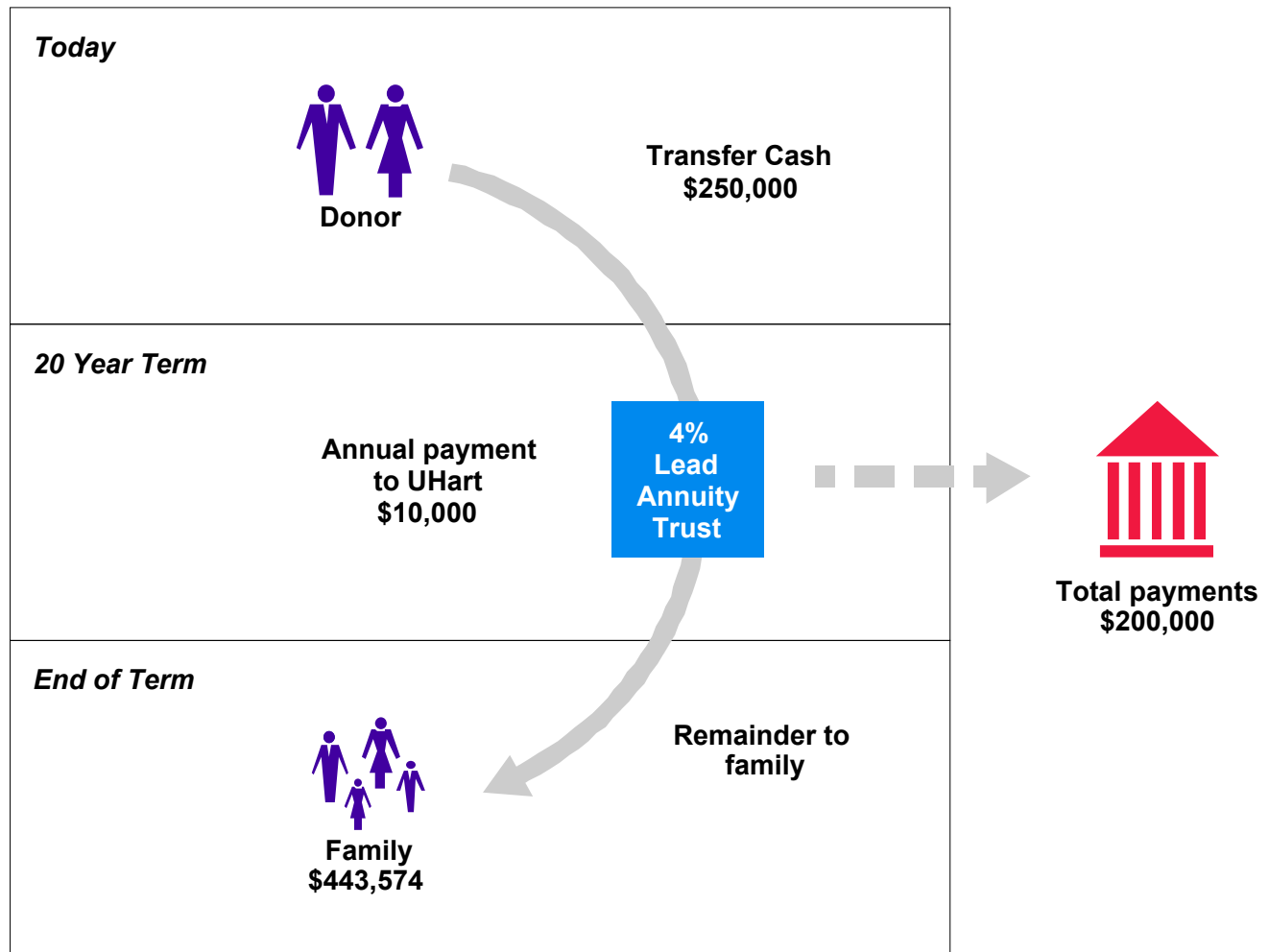
Future

Projected net to family of \$530,769 from trust. Reduced estate taxes and costs. Trust growth transferred to family tax-free.

4% Charitable Lead Annuity Trust

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Benefits

Immediate

Gift tax deduction of \$143,418. Remove trust principal from your estate.

Annual

Annual payment to UHart of \$10,000. Projected total payments to UHart of \$200,000 over 20 years.

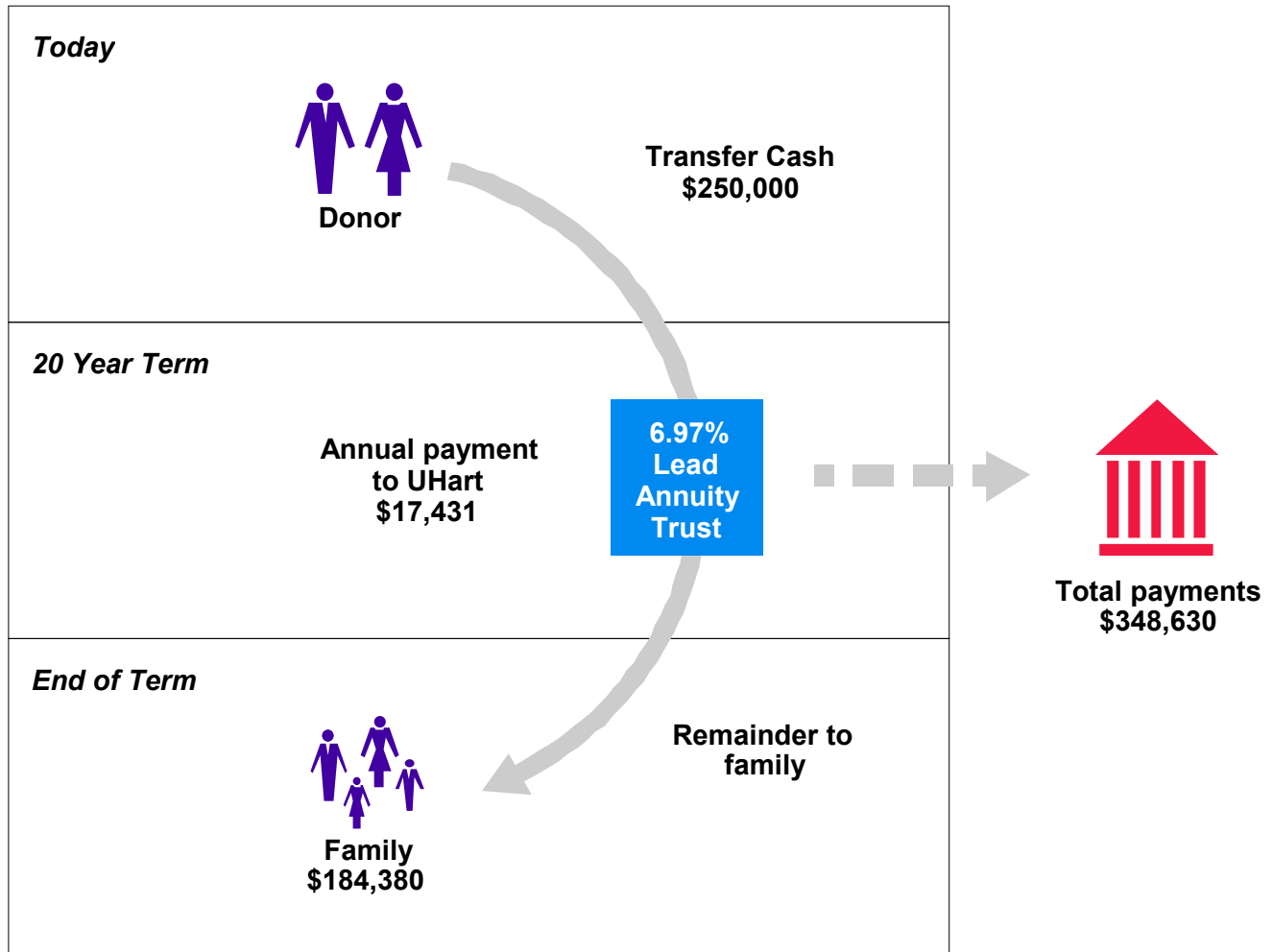
Future

Projected net to family of \$443,574 from trust. Reduced estate taxes and costs. Trust growth transferred to family tax-free.

6.97% Charitable Lead Annuity Trust

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Benefits

Immediate

Gift tax deduction of \$250,000. Remove trust principal from your estate.

Annual

Annual payment to UHart of \$17,431. Projected total payments to UHart of \$348,630 over 20 years.

Future

Projected net to family of \$184,380 from trust. Reduced estate taxes and costs. Trust growth transferred to family tax-free.