

Lead Trust Projections

Payout Comparison Survey**ASSUMPTIONS:**

Non-grantor Inter Vivos Trusts established in 2011 for 20 years.

Lead Trusts make annual, end of period payments to UHart.

Original Principal of 250,000 has a cost basis of 125,000.

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.

Basic exclusion is 5,000,000.

Transfer tax: Continue 2012 tax rates in 2013 and future years.

Income is 2%, capital appreciation is 5%.

Payout to UHart	Gift Tax Deduction	Net Principal Placed In Plan	Total Distributed to UHart	Net to Family (Less Capital Gains Tax)
1%	14.9%	\$250,000	\$50,000	\$567,396
2%	29.8%	250,000	100,000	490,687
3%	44.6%	250,000	150,000	413,882
4%	59.5%	250,000	200,000	337,078
5%	74.4%	250,000	250,000	260,273
6%	89.3%	250,000	300,000	183,469
7%	100.0%	250,000	350,000	106,664
8%	100.0%	250,000	400,000	29,860
9%	100.0%	250,000	398,528	0
10%	100.0%	250,000	374,014	0
11%	100.0%	250,000	356,948	0

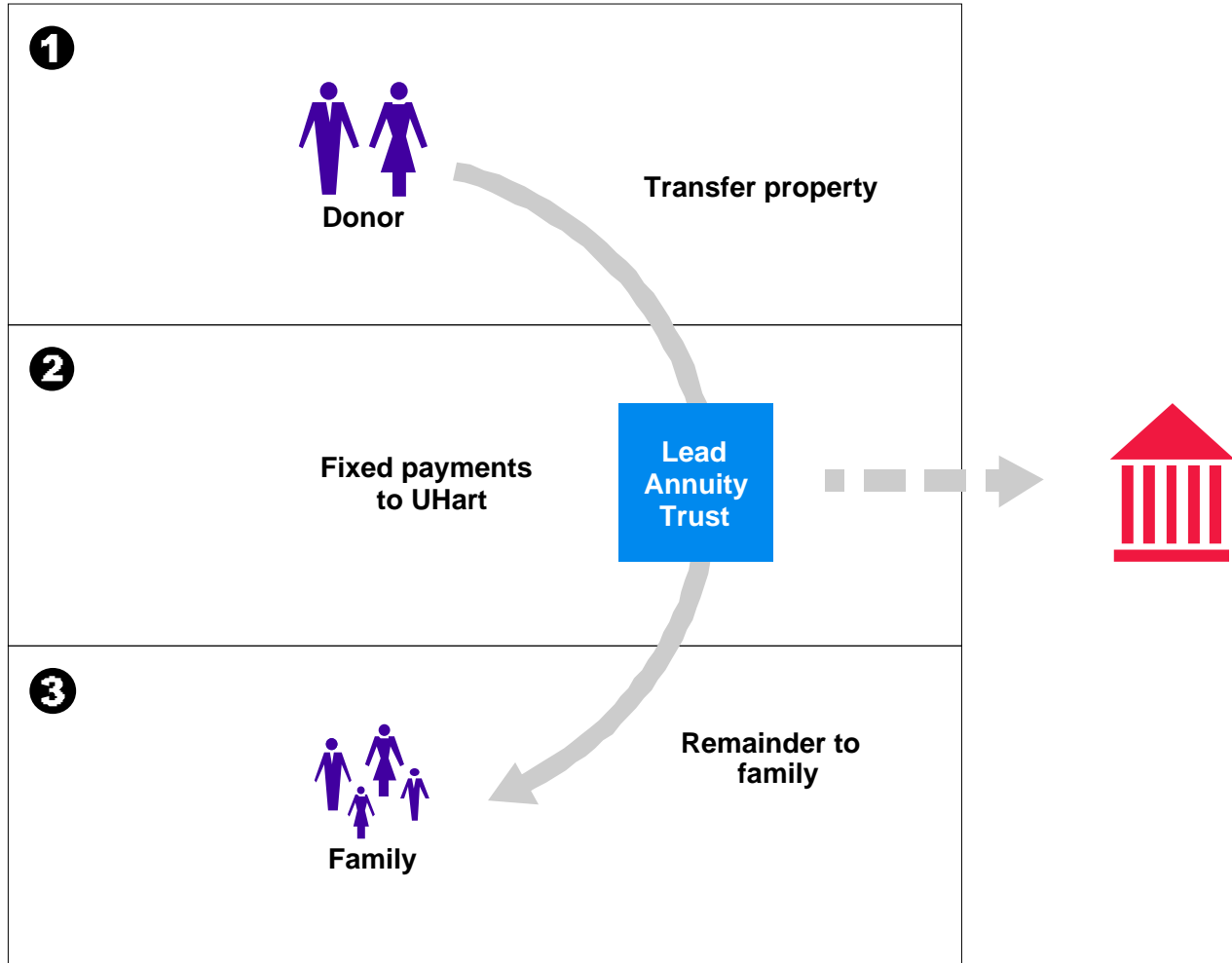
Charitable Lead Unitrust

1%	17.7%	\$250,000	\$78,675	\$532,581
2%	32.4%	250,000	141,835	439,431
3%	44.6%	250,000	192,165	361,897
4%	54.7%	250,000	231,921	297,478
5%	63.0%	250,000	262,997	244,051
6%	69.9%	250,000	286,975	199,823
7%	75.5%	250,000	305,176	163,281
8%	80.2%	250,000	318,698	133,147
9%	83.9%	250,000	328,452	108,346
10%	87.0%	250,000	335,191	87,976
11%	89.6%	250,000	339,535	71,279

Charitable Lead Annuity Trust

UNIVERSITY OF HARTFORD
May 31, 2011

Prepared for:
University of Hartford
Courtesy of PG Calc, Inc.



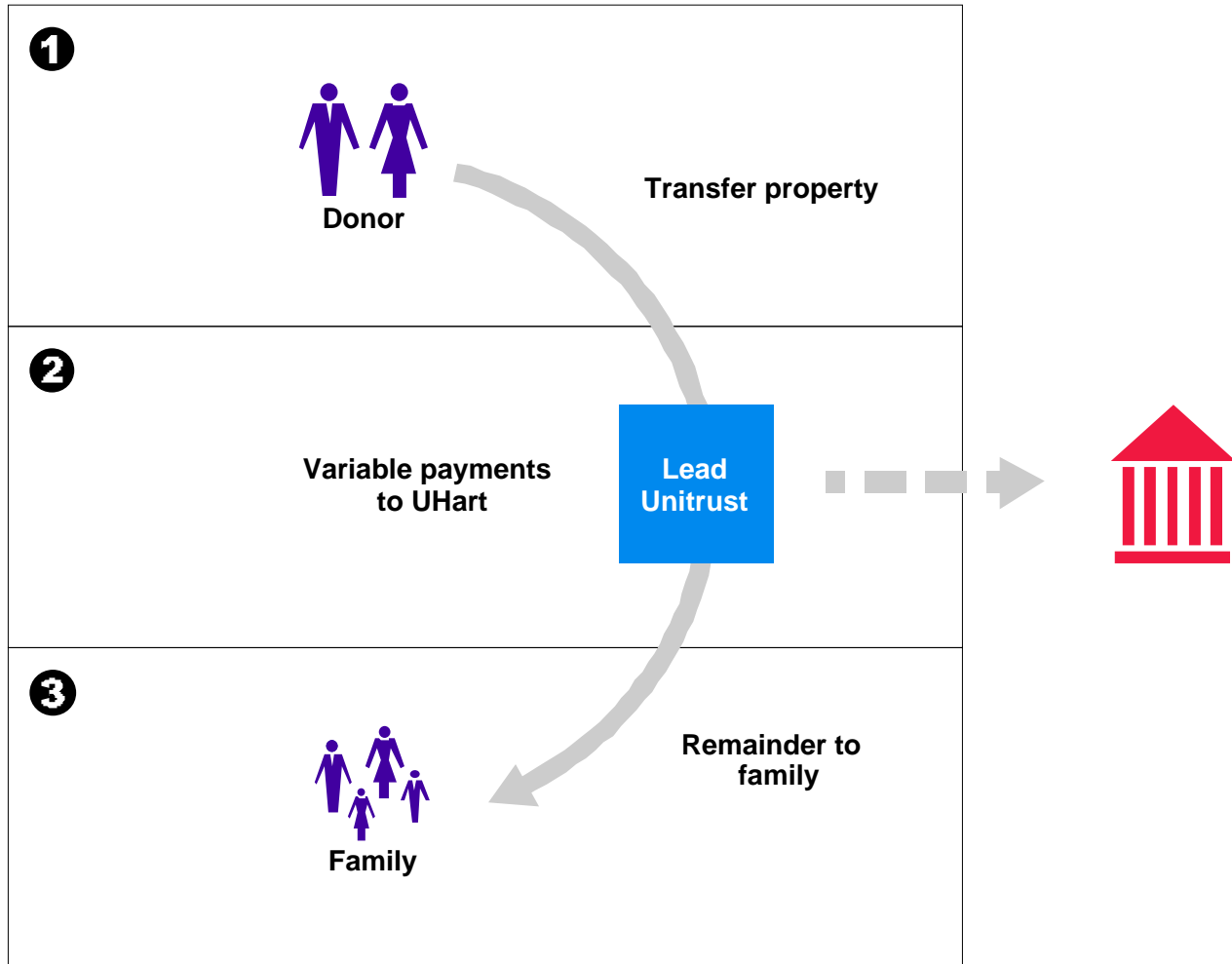
How it Works

- 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.

Charitable Lead Unitrust

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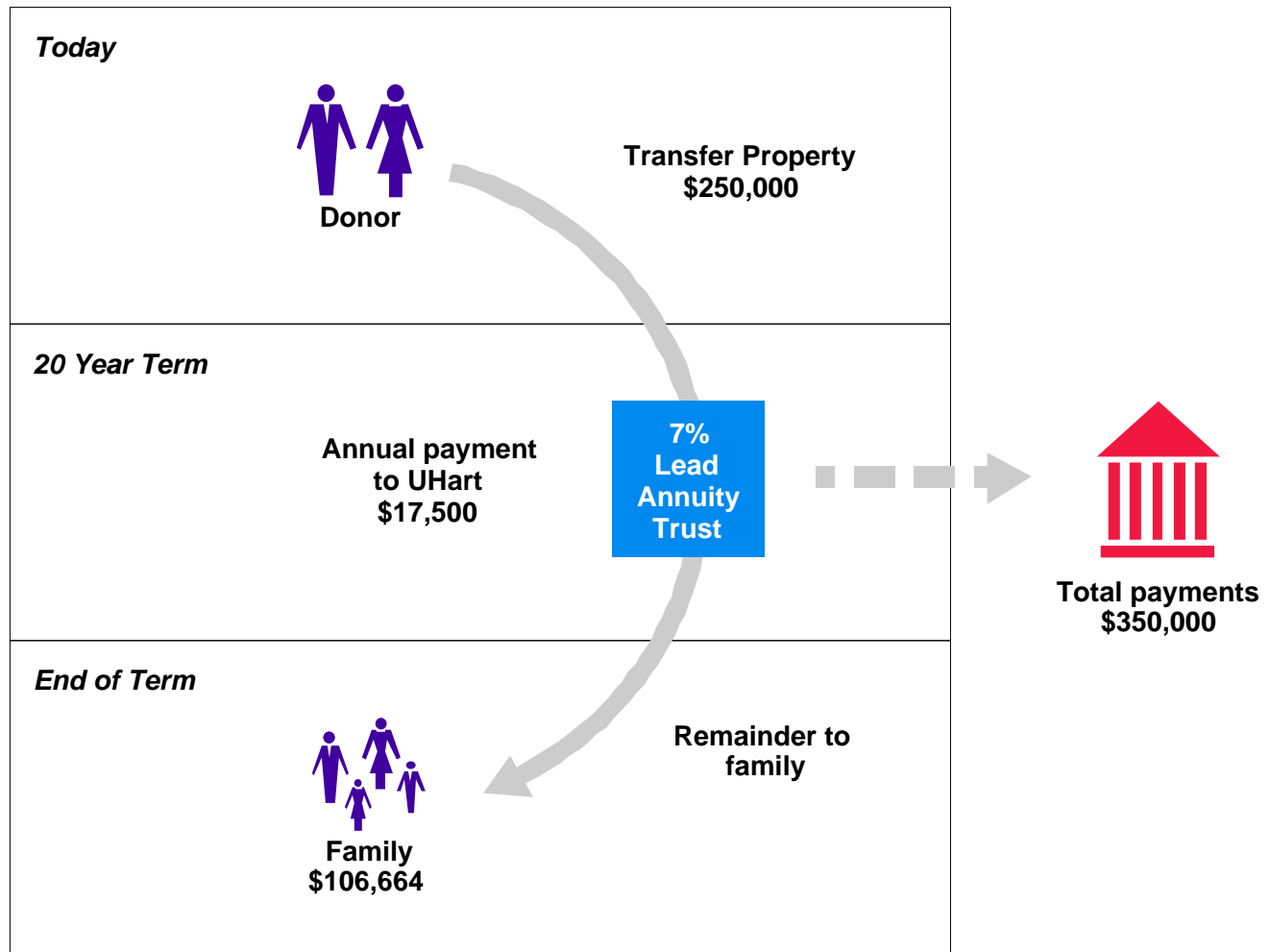
How it Works

- 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 percentage of its value 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.

7% 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 \$17,500. Projected total payments to UHart of \$350,000 over 20 years.

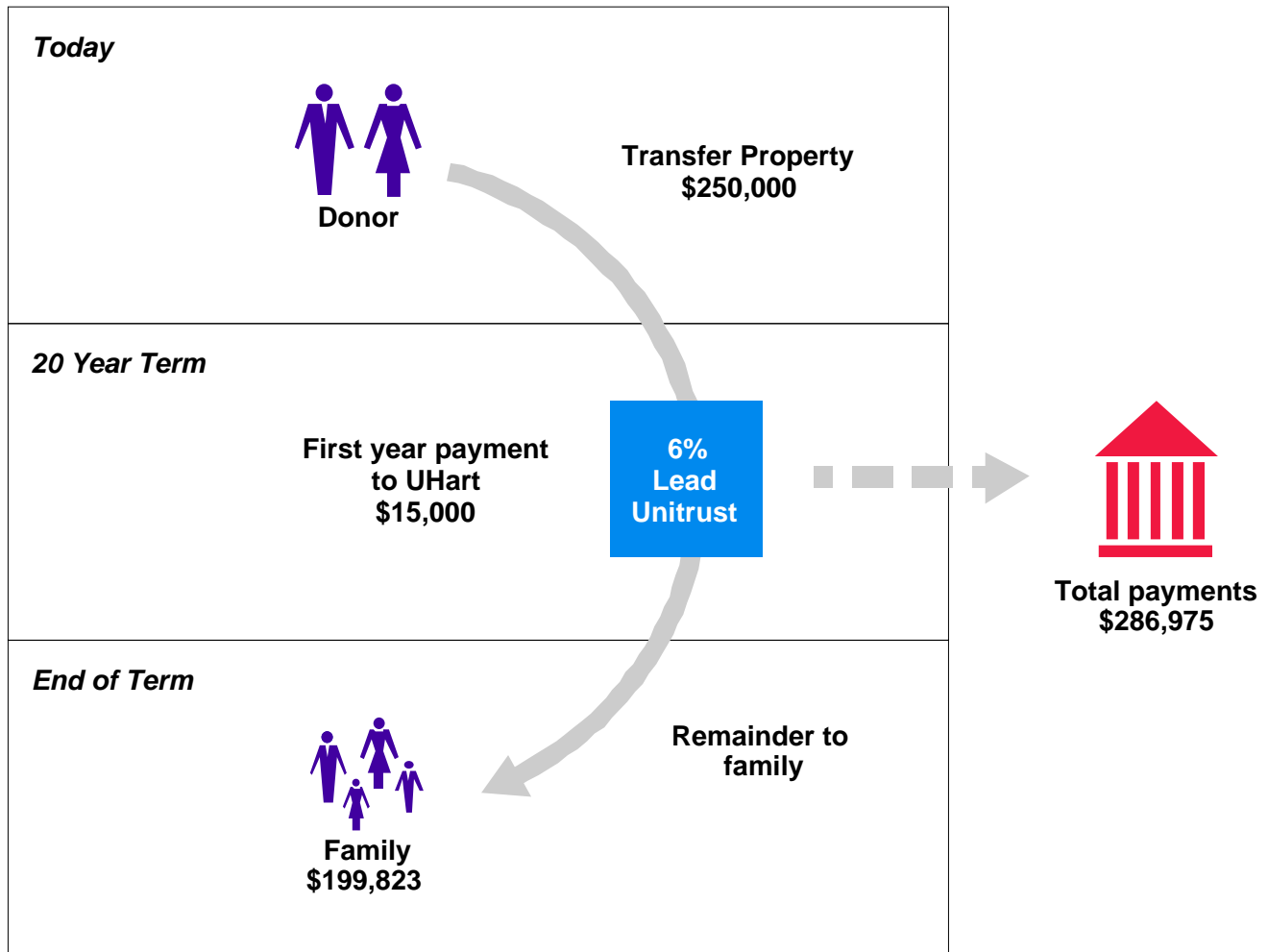
Future

Projected net to family of \$106,664 from trust. Reduced estate taxes and costs. Trust growth transferred to family tax-free.

6% Charitable Lead Unitrust

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May 31, 2011

Prepared for:
University of Hartford Website, courtesy of PG Calc, Inc.



Benefits

Immediate

Gift tax deduction of \$174,727. Remove trust principal from your estate.

Annual

First year payment to UHart of \$15,000. Payments will vary in future. Projected total payments to UHart of \$286,975 over 20 years.

Future

Projected net to family of \$199,823 from trust. Reduced estate taxes and costs. Trust growth transferred to family tax-free.