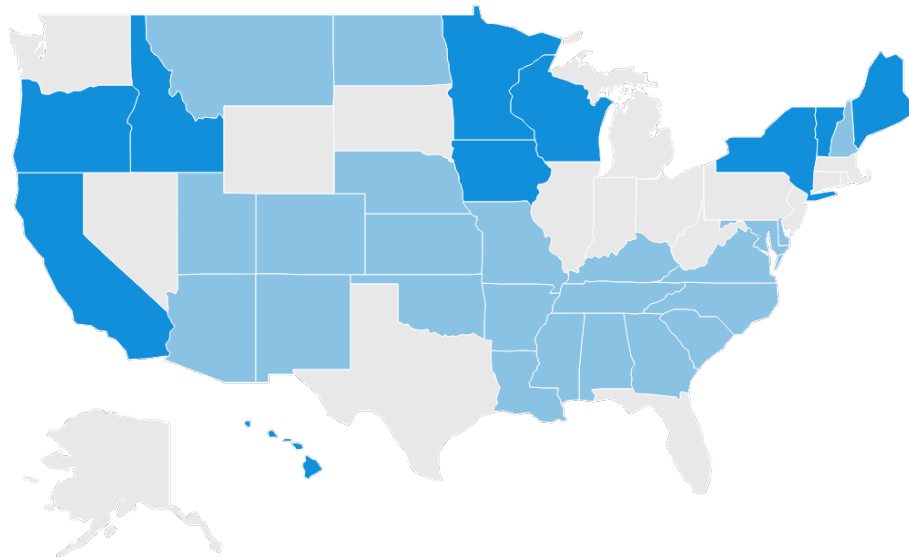




Where Will an iCLAT Generate ADDITIONAL Tax Savings at the State Income Tax Level?



- BEST** - Top Tier State Income Tax AND 100% State Charitable Deduction
**The top income tax rate in these States range from 7% to 13%.*
- GOOD** – 2nd Tier State Income Tax AND 100% State Charitable Deduction
**The top income tax rate in these States range from 2.0% to 6.9%.*
- NEUTRAL** – States with NO Income Tax OR NO State Charitable Deduction
**iCLATs will only save Federal Income Taxes in these States*

iCLAT - \$50,000/Yr for 10 Years	California	New York	Iowa	Virginia	Florida
Immediate Charitable Deduction	\$483,890	\$483,890	\$483,890	\$483,890	\$483,890
State Income Tax Rate (Top Rate)	13%	8.8%	8.98%	5.75%	NONE
Additional State Income Tax Savings	\$62,906	\$45,582	\$43,453	\$27,824	\$0
U.S. Income Tax Savings (37%)	\$179,039	\$179,039	\$179,039	\$179,039	\$179,039
Combined Income Tax Savings	\$241,945	\$221,622	\$222,493	\$206,863	\$179,039