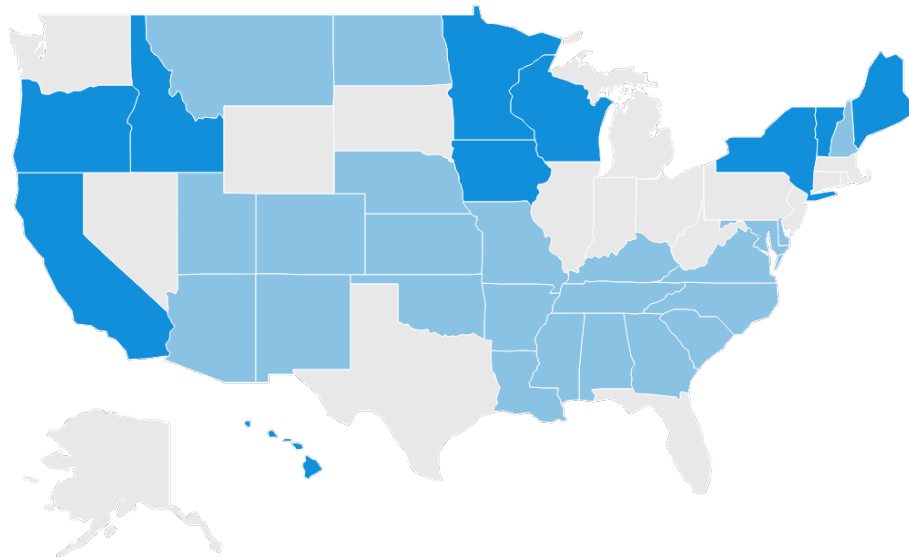




## Where Will an iCLAT Generate ADDITIONAL Tax Savings at the State Income Tax Level?



- 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** – 2<sup>nd</sup> 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	\$463,560	\$463,560	\$463,560	\$463,560	\$463,560
State Income Tax Rate (Top Rate)	13%	8.8%	8.98%	5.75%	NONE
<b>Additional State Income Tax Savings</b>	<b>\$60,263</b>	<b>\$40,793</b>	<b>\$41,628</b>	<b>\$26,655</b>	<b>\$0</b>
U.S. Income Tax Savings (37%)	\$171,517	\$171,517	\$171,517	\$171,517	\$171,517
Combined Income Tax Savings	\$231,780	\$212,310	\$213,145	\$198,172	\$171,517