

Comparison of IRA to Named Individual vs. Charitable Trust for Individual

**IRA Value \$500,000
Assumed Tax Rate - 33.8%**

**Named Beneficiary of IRA
Term – Mandatory 10 year payout**

**Testamentary Charitable Stretch-Out Trust
Term – 20 years / 5% payout**

Year	Before Tax Payment	After-Tax Payment
1	\$ 50,000.00	\$ 33,100.00
2	\$ 51,500.00	\$ 34,093.00
3	\$ 53,045.00	\$ 35,115.79
4	\$ 54,636.00	\$ 36,169.03
5	\$ 56,275.00	\$ 37,254.05
6	\$ 57,963.00	\$ 38,371.51
7	\$ 59,702.00	\$ 39,522.72
8	\$ 61,493.00	\$ 40,708.37
9	\$ 63,338.00	\$ 41,929.76
10	\$ 65,238.00	\$ 43,187.56
Total After-Tax		\$ 379,451.78

Year	Before Tax Payment	After-Tax Payment
1	\$ 25,000.00	\$ 16,550.00
2	\$ 25,750.00	\$ 17,047.00
3	\$ 26,523.00	\$ 17,558.00
4	\$ 27,318.00	\$ 18,085.00
5	\$ 28,138.00	\$ 18,627.00
6	\$ 28,982.00	\$ 19,186.00
7	\$ 29,851.00	\$ 19,762.00
8	\$ 30,747.00	\$ 20,354.00
9	\$ 31,669.00	\$ 20,965.00
10	\$ 32,619.00	\$ 21,594.00
11	\$ 33,598.00	\$ 22,242.00
12	\$ 34,606.00	\$ 22,909.00
13	\$ 35,644.00	\$ 23,596.00
14	\$ 36,713.00	\$ 24,304.00
15	\$ 27,815.00	\$ 25,033.00
16	\$ 38,949.00	\$ 25,784.00
17	\$ 40,118.00	\$ 26,558.00
18	\$ 41,321.00	\$ 27,355.00
19	\$ 42,561.00	\$ 28,175.00
20	\$ 43,838.00	\$ 29,021.00
Total After-Tax		\$ 444,705.00
Total to Charity		\$ 903,056.00