



**Estate Planning Tools  
Charitable Financial Planner  
Charitable Financial Planner LIVE  
Estate & Charitable Planner LIVE  
Comparison Guide**

Brentmark offers a wide array of products to focus on various aspects of retirement, estate, and financial planning. Many of our products are developed to be complementary in nature. Estate Planning Tools, Charitable Financial Planner, and Charitable Financial Planner LIVE. Our latest web application, Estate & Charitable Planner LIVE, is a product that ties them all together.

Estate Planning Tools (Desktop) is a robust product that provides over 110+ models that focus on 16 areas of calculation, of which charitable planning is one. However, the main focus of Estate Planning Tools includes advance models outside the spectrum of charitable planning, such as Estate Tax, etc. Although, Estate Planning Tools does perform some of the same charitable calculations, such as CRAT, CRUT, CLAT, CLUT, GRAT, GRUT, QPRT, Interrelated Estate Tax, it does not include some of the more advanced features such as CRAT and CRUT showing the charitable deduction taken as an income tax deduction over a set of years. Estate Planning Tools also does not include complex models such as, Capital Gains Savings Illustrated by Implementing Techniques, Charitable Gift Annuity, Pooled Income Funds, Charitable Remainder in Residential/Farm, and many more.

Charitable Financial Planner (Desktop) and Charitable Financial Planner LIVE (web application) expand upon and delve deeper into the complex details specifically for charitable planning. Many of the features built into Charitable Financial Planner and Charitable Financial Planner LIVE are not available in Estate Planning Tools, and vice-versa.

Our latest product, Estate & Charitable Planner LIVE, is a web-based application that combines all the features of Estate Planning Tools (Desktop), and Charitable Financial Planner (Desktop). However, there are three new strategies, specifically developed for the SECURE Act, that are NOT in either of the Desktop platform programs. These three strategies are CRUT as IRA beneficiary, CRAT as IRA beneficiary, and Roth conversion with insurance premiums paid via distributions from retirement accounts (or a taxable asset). Additional features such as Rolling GRAT coming August 2020.

Please refer to the following table to help illustrate the main features available in each product.

	Estate Planning Tools (Desktop)	Charitable Financial Planner (Desktop)	Charitable Financial Planner LIVE	Estate & Charitable Planner LIVE
110+ Unique and Specific Quick Calculation Models in 16 Areas of Calculation	X			X
Retirement Calculations	X			X
Estate Tax Calculations	X			X
Federal and State Death Tax Calculations (All 50 States)	X			X
Insurance, Investment, and Real Estate Calculations	X			X
Financial Goals, Budgeting, Trusts, Net Worth, and Valuation Calculations	X			X
General Analysis of Charitable Models	X			X
CRAT, CRUT, CLAT, GRAT, GRUT, QPRT, and Interrelated Estate Tax	X	X	X	X
Detailed and Complex Analysis of Charitable Models		X	X	X
Income Tax Deductions Spread Over Years		X	X	X
Capital Gains Savings Illustrated by Implementing Techniques		X	X	X
Pooled Income Funds		X	X	X
Charitable Remainder in Residential/Farm		X	X	X
Complex Charitable Gift Annuity		X	X	X
CRAT as IRA Beneficiary			X	X
CRUT as IRA Beneficiary			X	X
IRA Conversion			X	X
Roth IRA Pays Life Insurance Premiums			X	X
IRA Converted to Roth IRA with Insurance Premiums Paid via Distributions Paid from Retirement Accounts/Taxable Asset			X	X
Rolling GRATs (coming 8/2020)				X