Fast Plan: Current Asset Arrangement

- Romeo and Juliet's estates includes the following assets and liabilities.

Romeo's Estate	Growth Rate	Analysis Date (1/1/2021)	First Death (12/31/2023)	Second Death (12/31/2025)
IRA	3.0%	$250,000	$273,137	$289,748
401(k)	4.0%	$450,000	$506,082	$547,320
Roth IRA	3.0%	$40,000	$43,703	$46,361
Outside State Property	0.0%	$0	$0	$0
Other Assets	1.2%	$14,500,000	$15,027,312	$15,389,632
Nontaxable Assets	0.0%	$0	$0	$0
Liabilities	0.0%	$0	$0	$0

Juliet's Estate	Growth Rate	Analysis Date (1/1/2021)	First Death (End) (12/31/2023)	Second Death (12/31/2025)
IRA	4.0%	$300,000	$337,424	$364,919
401(k)	4.7%	$350,000	$401,656	$440,245
Roth IRA	6.0%	$70,000	$83,357	$93,645
Outside State Property	0.0%	$0	$0	$0
Other Assets	3.0%	$3,000,000	$3,277,919	$3,477,267
Nontaxable Assets	0.0%	$0	$0	$0
Liabilities	0.0%	$0	$0	$0

Fast Plan: Romeo and Juliet Use Planning

First Estate
Romeo(2023)
$15,712,459

Settlement Costs	
Probate:	$0
Liabilities:	$0
State Taxes:	$0
Federal Taxes:	$0
Total:	$0

Passing to Juliet	
Inherited:	$15,668,756
Total:	$15,668,756
Joint Assets:	$8,249,917

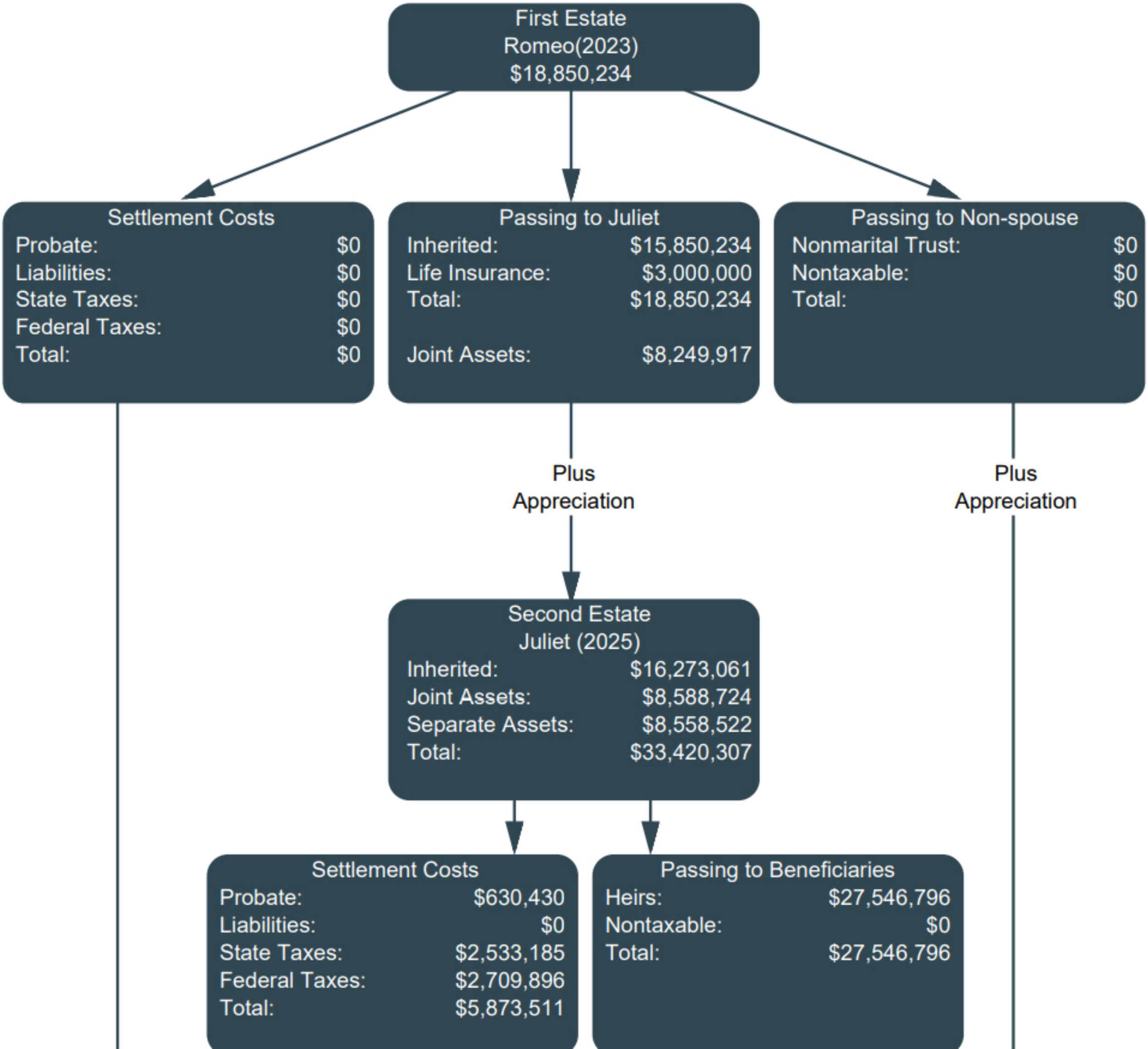
Passing to Non-spouse	
Nonmarital Trust:	$43,703
ILIT:	$3,000,000
Annual Gifts:	$135,000
Nontaxable:	$0
Total:	$3,178,703

Plus Appreciation

Plus Appreciation

Second Estate
Juliet (2025)

Inherited:	$16,085,602
Joint Assets:	$8,588,724
Separate Assets:	$4,177,758
Total:	$28,852,084


First Estate
Romeo(2023)
$18,850,234
Settlement Costs
Probate: $0
Liabilities: $0
State Taxes: $0
Federal Taxes: $0
Total: $0
Passing to Juliet
Inherited: $15,850,234
Life Insurance: $3,000,000
Total: $18,850,234
Joint Assets: $8,249,917
Passing to Non-spouse
Nonmarital Trust: $0
Nontaxable: $0
Total: $0
Plus
Appreciation
Plus
Appreciation
Second Estate
Juliet (2025)
Inherited: $16,273,061
Joint Assets: $8,588,724
Separate Assets: $8,558,522
Total: $33,420,307
Settlement Costs
Probate: $630,430
Liabilities: $0
State Taxes: $2,533,185
Federal Taxes: $2,709,896
Total: $5,873,511
Passing to Beneficiaries
Heirs: $27,546,796
Nontaxable: $0
Total: $27,546,796