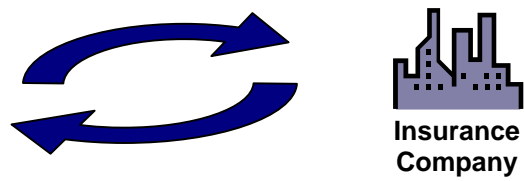
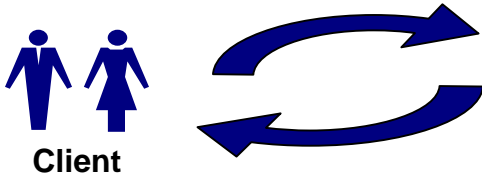


# ezCRAT™ Program Schematic

1. Client transfers asset to ezCRAT™ (trust).  
Receives immediate income tax deduction.
2. Trustee uses a portion of funds to purchase a commercial annuity and (assuming insurability) a life insurance policy from licensed advisor, and pays one-time administrative costs.



5. Trust pays income beneficiaries.

4. Commercial annuity pays trust.

6. (Optional) Client may elect to use part of the income for guaranteed inheritance. (Wealth Replacement)



3. At death, trust distributes remaining assets in client's DAF at Charity. (Heirs can be advisors)



**Client's Donor Advised Fund at Charity**