

		Year 3	Year 4	Year 5	Corpus Amount
2 <sup>nd</sup> Periodic Addition	\$34,560	<u>Deferral period</u>		\$453,026	\$453,026
1 <sup>st</sup> Periodic Addition	\$28,800	<u>Deferral period</u>	\$403,193		\$403,193
Annuity in year of death	\$144,000	\$2,117,647			<u>\$2,117,647</u>
Total amount (sum) included in gross estate					\$2,973,866