YEAR-END TAX STRATEGY

The Optimized CLAT *(OCLAT)*

Transfer $1M to a 30-Year OCLAT:

$1M

UPFRONT TAX DEDUCTION

Lowering your tax bill by $300–500k in April.

$3.5M

TO CHARITY

Paid from the OCLAT to charities you select, over the 30-year term.

ASSETS RETURNED TO YOU

OCLAT Annual Investment Rate of Return	Assets Returned to Donor at Year 30
6% Bonds	$1M
8% Stocks	$4.5M
10% Private equity	$12M
15% Homerun	$60M

PROJECTIONS EFFECTIVE AS OF Q3 2026

OCLAT assets may be transferred back to you **without income taxes** — or, better yet, gifted to your children or heirs **without income taxes and without the 40% gift/inheritance tax**.

[n]dowed

The Endowment Accelerator · Powered by the OCLAT

NDOWED.COM
424.335.7945

BARRON'S FORTUNE Forbes

Pedigree & Credentials

- Published in Barron's, Forbes and Fortune
- OCLAT strategy featured as the **cover article** of the top national legal journal
  Estate Planning Journal · Thomson Reuters
- **Zero known IRS audits**
  IRS Circular 230: audit risk should not be considered when making a tax planning decision; we cannot guarantee the absence of an audit.
- Entire setup process handled exclusively by OCLAT developer Jonathon Morrison
- **250+ OCLATs funded** with **$1B+** in charitable contributions
- Peer-reviewed
- One-time, upfront, tax-deductible setup fee
  No charge for annual reviews and most future OCLAT-related transactions or amendments; audit defense fees included.
- **48-hour turnaround** if necessary
  Expedited surcharge may apply.
- All OCLAT features firmly supported by the Tax Code & IRS rulings

LEARN MORE

OCLAT Overview | Estate Planning Journal Article | OCLAT FAQs | Attorney Bio