

\* See next pages for the picture concepts.

"INCOME"

water pump

"CHARITABLE  
water TRUST"

pump (trickle)

"TRUST DISTRIBUTION"

bucket  
tipping water

(strong stream)

bucket

Savings  
(bucket)

home  
deposit.  
(house)

General  
living expenses  
(puddle)

↓  
roof open  
capturing the  
water, snow  
water line in the  
house "filling up"



X3  $\Rightarrow$  2 sources filling the bucket.

trickle pump - "charitable trust"  
full flow pump - "income."

1x bucket pouring in: "direct  
benefit Trust  
distribution."



See pic on next page:  
concept of holes in the  
bucket.



~~MORTGAGE, TUITION,~~  
~~INSURANCE, BILLS,~~  
~~GROCERIES, GAS~~

keep this  
idea.

"living expenses"



~~home~~  
deposit.

\*see next page of concept of  
water going into the different buckets.

Customers who leave the market



New to market customers  
(amount based on the percentage  
attracted to our firm)

Customers who switched  
to us from competitors  
(based on the extent of  
brand / firm switching)



Customers who switch to the competition  
(based on our firm's retention rate)

This concept  
for the  
water to  
pour into  
another  
bucket →

use holes in

the bucket as  
opposed to the  
pipes