

**Institutional Due Diligence Package**  
**(IDDP) for**  
**The Kaydi M.K. Kim Special Needs Trust**  
**(AKA: The Kaydi Kim Support Trust)**

Master Due Diligence Submission for the  
Strategic Pilot Program: Securing the \$22.6  
Million Foundational Endowment Target

April 2026

**[KaydiKim.Support](http://KaydiKim.Support)**

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## **Section #1:**

### **Executive Summary**

**[Executive/Strategic]**

Two-Page Overview of the Need, the Foundational Investment, the Risk Mitigation Strategy, and the Partnership Call to Action.

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# **Executive Summary: The Kaydi M.K. Kim Special Needs Trust Strategic Pilot Program for Perpetual Special Needs Trust Governance**

**To:** Philanthropic Endowment Benefactor / Structural Governance Partner

**Date:** April 2026

**Fiduciary:** Jeffrey P. Kim, Chief Executive Fiduciary (M: 808-330-2102; [jkim808@gmail.com](mailto:jkim808@gmail.com))

## **I. Executive Overview**

The Kaydi M.K. Kim SNT seeks to secure a **\$12.6 Million Foundational Endowment Target** [See [Section #6](#)] to establish the industry's first **Strategic Pilot Program** for perpetual Special Needs Trust governance. This capital will fund the complete institutional architecture required to convert a single-caregiver structure into a self-sustaining, dedicated **Family Office** capable of securing Kaydi's full clinical, financial, and life-enrichment needs for a **70-year operational horizon**. This model is designed to be a replicable blueprint for other high-complexity special needs families, proving the viability of **institutional resilience** over familial reliance.

## **II. The Problem (The Need)**

The current structure carries two non-negotiable risks that mandate this institutional conversion. First, Kaydi's profound physical and intellectual disabilities—with a medically-validated **70-year projected life expectancy**—create a massive, unmitigated **Key Person Risk** under the existing single-caregiver model. Second, the complexity of her clinical profile necessitates a mandatory **RN-led care system**; this need has been independently confirmed by a formal denial of care from a major provider, validating the **\$500,000 annual OPEX** as a non-negotiable **clinical requirement**. The Fiduciary has already exhausted all personal capital, self-funding **over \$120,000** in specialized assets (including an accessible transport van, an interim stairlift, and the initial DVC-Aulani asset for life enrichment) to stabilize the immediate environment, proving the plan's viability before soliciting foundational capital.

## **III. The Solution (Institutional Architecture)**

The **\$12.6 Million Foundational Endowment Target** is engineered to immediately and perpetually de-risk the Trust via a three-part financial structure. This approach ensures maximum capital preservation while guaranteeing sufficient liquidity for immediate operational requirements [See [Section #6](#)].

**1. The Endowment Principal (\$10,000,000)** [See [Section #6](#)] This capital is designated as the long-term investment principal, structured to perpetually generate the **\$500,000 annual OPEX**. This figure includes the core **\$350,000 annual cost** for the specialized, RN-led care model, plus a mandated **\$150,000 Annual Operating Reserve** to cover inflation, vendor rate escalations, and the dedicated asset replacement cycle (e.g., replacement of the accessible van). The primary investment mandate is **capital preservation** (e.g., Commercial Real Estate, fixed-rate instruments) to ensure the viability of the Trust for its 70-year operational horizon.

**2. Foundational CAPEX & De-Risking (\$2,600,000)** This component covers all one-time, non-negotiable costs required to convert the single-family environment into a safe & secure, ADA-compliant institutional asset. The itemized total includes:

- **\$600,000 for full real estate debt elimination** (de-risking the home as a Trust asset).
- **\$1,500,000 for ADA-compliant infrastructure buildout** (dedicated downstairs bedroom/bathroom, caregiver quarters, and a **two-vehicle, enclosed ADA garage for safe & secure transport of Kaydi, as well as emergency transport redundancy**).
- **\$500,000 Working Capital Reserve** to cover the first year of OPEX, guaranteeing liquidity while the Endowment Principal is fully invested.

**3. The Pilot Program Deliverables** The successful establishment of this architecture will not only secure Kaydi's future but also yield a **replicable governance blueprint** for the Special Needs Trust community. Key institutional deliverables include:

- **Mitigation of Key Person Risk:** Execution of the transition from single-caregiver to the 12x7x365 multi-caregiver system.
- **Legal Conveyance:** Immediate and irrevocable conveyance of the de-risked family residence and the expanded **Life Enrichment Foundation** (DVC asset) into the SNT.
- **Fiduciary Mandate:** Establishment of the multi-party fiduciary structure (Trust Protectors, Advisory Panel, Specialized Counsel) for perpetual governance oversight.

## **IV. Conclusion & Call to Action**

The Foundational Investment represents a unique opportunity to partner in a **Strategic Pilot Program** that establishes a new institutional standard for long-term special needs care. The Trust architecture is complete, the risk has been quantified, and the Fiduciary has personally validated the care model through an investment of **over \$120,000** in specialized assets. The only remaining actions are the securing of a Philanthropic Endowment Benefactor (PEB) to fund the initial **\$12.6 Million Foundational Endowment Target** [See [Section #6](#)]. Plus, we also seek a Structural Governance Partner (SGP) to serve as the long-term fiduciary oversight for the SNT. The entire due diligence package is enclosed.

We respectfully request a follow-up conversation to transition from the review of these materials to the final structuring of the partnership(s).

## **Section #2A:**

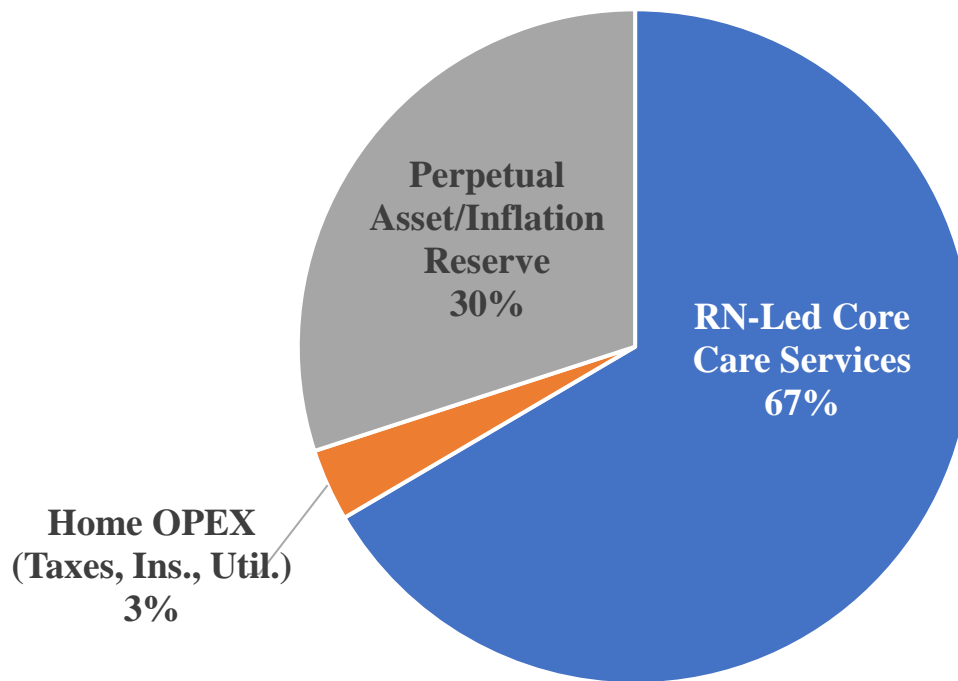
### **Financial Model: OPEX Perpetual Projection**

**[Financial/Analyst]**

The 70-Year Data Model proving the nonnegotiable failure of the conservative 5.00% composite return under escalating care costs.

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## Financial Model: Executive Summary



Category	Description	Annual Allocation	Percentage
Core Care Services	RN-Led Core Care Services	\$332,700.00	66.54%
Home Operational Expenses	Home OPEX (Taxes, Ins., Util.)	\$17,300.00	3.46%
	Subtotal: Core OPEX	\$350,000.00	
Perpetual Asset Reserve	Perpetual Asset/Inflation Reserve	\$150,000.00	30.00%
	<b>TOTAL ANNUAL OPEX</b>	<b>\$500,000.00</b>	<b>100.00%</b>

## Financial Assumptions and Core Variables

Financial Variable	Value / Rate
Target Investment Return	5.00%
General Inflation Rate	2.50%
Care Cost Escalation Rate	4.00%
Endowment Principal	\$10,000,000.00
Projection Horizon	70 Years

## Care Cost (4.00% Annual Cost Escalation Rate)

Year	Annual Care Cost (4.00% Esc.)	Cumulative Cost
1	\$350,000.00	\$350,000.00
2	\$364,000.00	\$714,000.00
3	\$378,560.00	\$1,092,560.00
4	\$393,702.40	\$1,486,262.40
5	\$409,450.50	\$1,895,712.90
6	\$425,828.52	\$2,321,541.41
7	\$442,861.66	\$2,764,403.07
8	\$460,576.12	\$3,224,979.19
9	\$478,999.17	\$3,703,978.36
10	\$498,159.13	\$4,202,137.49
11	\$518,085.50	\$4,720,222.99
12	\$538,808.92	\$5,259,031.91
13	\$560,361.28	\$5,819,393.19
14	\$582,775.73	\$6,402,168.92
15	\$606,086.76	\$7,008,255.67
16	\$630,330.23	\$7,638,585.90
17	\$655,543.44	\$8,294,129.34
18	\$681,765.17	\$8,975,894.51
19	\$709,035.78	\$9,684,930.29
20	\$737,397.21	\$10,422,327.50
21	\$766,893.10	\$11,189,220.60
22	\$797,568.82	\$11,986,789.43
23	\$829,471.58	\$12,816,261.00
24	\$862,650.44	\$13,678,911.44
25	\$897,156.46	\$14,576,067.90
26	\$933,042.72	\$15,509,110.62
27	\$970,364.42	\$16,479,475.04
28	\$1,009,179.00	\$17,488,654.04
29	\$1,049,546.16	\$18,538,200.20
30	\$1,091,528.01	\$19,629,728.21
31	\$1,135,189.13	\$20,764,917.34
32	\$1,180,596.69	\$21,945,514.03
33	\$1,227,820.56	\$23,173,334.60
34	\$1,276,933.38	\$24,450,267.98
35	\$1,328,010.72	\$25,778,278.70
36	\$1,381,131.15	\$27,159,409.85
37	\$1,436,376.39	\$28,595,786.24
38	\$1,493,831.45	\$30,089,617.69
39	\$1,553,584.71	\$31,643,202.40
40	\$1,615,728.10	\$33,258,930.49
41	\$1,680,357.22	\$34,939,287.71
42	\$1,747,571.51	\$36,686,859.22
43	\$1,817,474.37	\$38,504,333.59

<b>Year</b>	<b>Annual Care Cost (4.00% Esc.)</b>	<b>Cumulative Cost</b>
44	\$1,890,173.34	\$40,394,506.94
45	\$1,965,780.28	\$42,360,287.21
46	\$2,044,411.49	\$44,404,698.70
47	\$2,126,187.95	\$46,530,886.65
48	\$2,211,235.47	\$48,742,122.12
49	\$2,299,684.88	\$51,041,807.00
50	\$2,391,672.28	\$53,433,479.28
51	\$2,487,339.17	\$55,920,818.45
52	\$2,586,832.74	\$58,507,651.19
53	\$2,690,306.05	\$61,197,957.24
54	\$2,797,918.29	\$63,995,875.53
55	\$2,909,835.02	\$66,905,710.55
56	\$3,026,228.42	\$69,931,938.97
57	\$3,147,277.56	\$73,079,216.53
58	\$3,273,168.66	\$76,352,385.19
59	\$3,404,095.41	\$79,756,480.60
60	\$3,540,259.22	\$83,296,739.82
61	\$3,681,869.59	\$86,978,609.41
62	\$3,829,144.38	\$90,807,753.79
63	\$3,982,310.15	\$94,790,063.94
64	\$4,141,602.56	\$98,931,666.50
65	\$4,307,266.66	\$103,238,933.16
66	\$4,479,557.33	\$107,718,490.49
67	\$4,658,739.62	\$112,377,230.10
68	\$4,845,089.20	\$117,222,319.31
69	\$5,038,892.77	\$122,261,212.08
70	\$5,240,448.48	\$127,501,660.56

## 70-Year Home OPEX Projection (Core \$17,300 Allocation)

Year	Annual Home OPEX (2.50% Esc.)	Cumulative Cost
1	\$17,300.00	\$17,300.00
2	\$17,732.50	\$35,032.50
3	\$18,175.81	\$53,208.31
4	\$18,630.21	\$71,838.52
5	\$19,095.96	\$90,934.48
6	\$19,573.36	\$110,507.85
7	\$20,062.70	\$130,570.54
8	\$20,564.26	\$151,134.81
9	\$21,078.37	\$172,213.18
10	\$21,605.33	\$193,818.50
11	\$22,145.46	\$215,963.97
12	\$22,699.10	\$238,663.07
13	\$23,266.58	\$261,929.64
14	\$23,848.24	\$285,777.88
15	\$24,444.45	\$310,222.33
16	\$25,055.56	\$335,277.89
17	\$25,681.95	\$360,959.84
18	\$26,324.00	\$387,283.83
19	\$26,982.10	\$414,265.93
20	\$27,656.65	\$441,922.58
21	\$28,348.06	\$470,270.64
22	\$29,056.77	\$499,327.41
23	\$29,783.19	\$529,110.59
24	\$30,527.76	\$559,638.36
25	\$31,290.96	\$590,929.32
26	\$32,073.23	\$623,002.55
27	\$32,875.06	\$655,877.61
28	\$33,696.94	\$689,574.55
29	\$34,539.36	\$724,113.92
30	\$35,402.85	\$759,516.76
31	\$36,287.92	\$795,804.68
32	\$37,195.12	\$832,999.80
33	\$38,125.00	\$871,124.80
34	\$39,078.12	\$910,202.92
35	\$40,055.07	\$950,257.99
36	\$41,056.45	\$991,314.44
37	\$42,082.86	\$1,033,397.30
38	\$43,134.93	\$1,076,532.23
39	\$44,213.31	\$1,120,745.54
40	\$45,318.64	\$1,166,064.18
41	\$46,451.60	\$1,212,515.78
42	\$47,612.89	\$1,260,128.68
43	\$48,803.22	\$1,308,931.89

<b>Year</b>	<b>Annual Home OPEX (2.50% Esc.)</b>	<b>Cumulative Cost</b>
44	\$50,023.30	\$1,358,955.19
45	\$51,273.88	\$1,410,229.07
46	\$52,555.73	\$1,462,784.80
47	\$53,869.62	\$1,516,654.42
48	\$55,216.36	\$1,571,870.78
49	\$56,596.77	\$1,628,467.55
50	\$58,011.69	\$1,686,479.23
51	\$59,461.98	\$1,745,941.21
52	\$60,948.53	\$1,806,889.75
53	\$62,472.24	\$1,869,361.99
54	\$64,034.05	\$1,933,396.04
55	\$65,634.90	\$1,999,030.94
56	\$67,275.77	\$2,066,306.71
57	\$68,957.67	\$2,135,264.38
58	\$70,681.61	\$2,205,945.99
59	\$72,448.65	\$2,278,394.64
60	\$74,259.87	\$2,352,654.51
61	\$76,116.36	\$2,428,770.87
62	\$78,019.27	\$2,506,790.14
63	\$79,969.75	\$2,586,759.89
64	\$81,969.00	\$2,668,728.89
65	\$84,018.22	\$2,752,747.11
66	\$86,118.68	\$2,838,865.79
67	\$88,271.64	\$2,927,137.44
68	\$90,478.44	\$3,017,615.87
69	\$92,740.40	\$3,110,356.27
70	\$95,058.91	\$3,205,415.18

## 70-Year Asset Replacement Schedule (Van/Equipment Reserve)

Year	Event	Replacement Cost (4.00% Esc.)	Cumulative Cost
1-6	No Event	\$0.00	\$0.00
7	Van Replacement 1	\$99,200.00	\$99,200.00
8-13	No Event	\$0.00	\$0.00
14	Van Replacement 2	\$121,600.00	\$220,800.00
15-20	No Event	\$0.00	\$0.00
21	Van Replacement 3	\$144,000.00	\$265,600.00
22-27	No Event	\$0.00	\$0.00
28	Van Replacement 4	\$166,400.00	\$310,400.00
29-34	No Event	\$0.00	\$0.00
35	Van Replacement 5	\$188,800.00	\$355,200.00
36-41	No Event	\$0.00	\$0.00
42	Van Replacement 6	\$211,200.00	\$400,000.00
43-48	No Event	\$0.00	\$0.00
49	Van Replacement 7	\$233,600.00	\$444,800.00
50-55	No Event	\$0.00	\$0.00
56	Van Replacement 8	\$256,000.00	\$489,600.00
57-62	No Event	\$0.00	\$0.00
63	Van Replacement 9	\$278,400.00	\$534,400.00
64-69	No Event	\$0.00	\$0.00
70	Final Replacement	\$300,800.00	\$579,200.00

## 70-Year Total Annual OPEX Draw (Proving the \$500K Floor)

Year	Annual Care Cost	Annual Home OPEX	Escalated Core Need	Annual Reserve Contribution	TOTAL ANNUAL DRAW
1	\$350,000.00	\$17,300.00	\$367,300.00	\$150,000.00	\$517,300.00
2	\$364,000.00	\$17,732.50	\$381,732.50	\$150,000.00	\$531,732.50
3	\$378,560.00	\$18,175.81	\$396,735.81	\$150,000.00	\$546,735.81
4	\$393,702.40	\$18,630.21	\$412,332.61	\$150,000.00	\$562,332.61
5	\$409,450.50	\$19,095.96	\$428,546.46	\$150,000.00	\$578,546.46
6	\$425,828.52	\$19,573.36	\$445,401.88	\$150,000.00	\$595,401.88
7	\$442,861.66	\$20,062.70	\$462,924.35	\$150,000.00	\$612,924.35
8	\$460,576.12	\$20,564.26	\$481,140.39	\$150,000.00	\$631,140.39
9	\$478,999.17	\$21,078.37	\$500,077.54	\$150,000.00	\$650,077.54
10	\$498,159.13	\$21,605.33	\$519,764.46	\$150,000.00	\$669,764.46
11	\$518,085.50	\$22,145.46	\$540,230.96	\$150,000.00	\$690,230.96
12	\$538,808.92	\$22,699.10	\$561,508.02	\$150,000.00	\$711,508.02
13	\$560,361.28	\$23,266.58	\$583,627.85	\$150,000.00	\$733,627.85
14	\$582,775.73	\$23,848.24	\$606,623.97	\$150,000.00	\$756,623.97
15	\$606,086.76	\$24,444.45	\$630,531.20	\$150,000.00	\$780,531.20
16	\$630,330.23	\$25,055.56	\$655,385.79	\$150,000.00	\$805,385.79
17	\$655,543.44	\$25,681.95	\$681,225.38	\$150,000.00	\$831,225.38
18	\$681,765.17	\$26,324.00	\$708,089.17	\$150,000.00	\$858,089.17
19	\$709,035.78	\$26,982.10	\$736,017.88	\$150,000.00	\$886,017.88
20	\$737,397.21	\$27,656.65	\$765,053.86	\$150,000.00	\$915,053.86
21	\$766,893.10	\$28,348.06	\$795,241.16	\$150,000.00	\$945,241.16
22	\$797,568.82	\$29,056.77	\$826,625.59	\$150,000.00	\$976,625.59
23	\$829,471.58	\$29,783.19	\$859,254.76	\$150,000.00	\$1,009,254.76
24	\$862,650.44	\$30,527.76	\$893,178.20	\$150,000.00	\$1,043,178.20
25	\$897,156.46	\$31,290.96	\$928,447.42	\$150,000.00	\$1,078,447.42
26	\$933,042.72	\$32,073.23	\$965,115.95	\$150,000.00	\$1,115,115.95
27	\$970,364.42	\$32,875.06	\$1,003,239.49	\$150,000.00	\$1,153,239.49
28	\$1,009,179.00	\$33,696.94	\$1,042,875.94	\$150,000.00	\$1,192,875.94
29	\$1,049,546.16	\$34,539.36	\$1,084,085.53	\$150,000.00	\$1,234,085.53
30	\$1,091,528.01	\$35,402.85	\$1,126,930.86	\$150,000.00	\$1,276,930.86
31	\$1,135,189.13	\$36,287.92	\$1,171,477.05	\$150,000.00	\$1,321,477.05
32	\$1,180,596.69	\$37,195.12	\$1,217,791.81	\$150,000.00	\$1,367,791.81
33	\$1,227,820.56	\$38,125.00	\$1,265,945.56	\$150,000.00	\$1,415,945.56
34	\$1,276,933.38	\$39,078.12	\$1,316,011.50	\$150,000.00	\$1,466,011.50
35	\$1,328,010.72	\$40,055.07	\$1,368,065.79	\$150,000.00	\$1,518,065.79
36	\$1,381,131.15	\$41,056.45	\$1,422,187.60	\$150,000.00	\$1,572,187.60
37	\$1,436,376.39	\$42,082.86	\$1,478,459.25	\$150,000.00	\$1,628,459.25
38	\$1,493,831.45	\$43,134.93	\$1,536,966.38	\$150,000.00	\$1,686,966.38
39	\$1,553,584.71	\$44,213.31	\$1,597,798.01	\$150,000.00	\$1,747,798.01
40	\$1,615,728.10	\$45,318.64	\$1,661,046.73	\$150,000.00	\$1,811,046.73
41	\$1,680,357.22	\$46,451.60	\$1,726,808.82	\$150,000.00	\$1,876,808.82

<b>Year</b>	<b>Annual Care Cost</b>	<b>Annual Home OPEX</b>	<b>Escalated Core Need</b>	<b>Annual Reserve Contribution</b>	<b>TOTAL ANNUAL DRAW</b>
42	\$1,747,571.51	\$47,612.89	\$1,795,184.40	\$150,000.00	\$1,945,184.40
43	\$1,817,474.37	\$48,803.22	\$1,866,277.59	\$150,000.00	\$2,016,277.59
44	\$1,890,173.34	\$50,023.30	\$1,940,196.64	\$150,000.00	\$2,090,196.64
45	\$1,965,780.28	\$51,273.88	\$2,017,054.16	\$150,000.00	\$2,167,054.16
46	\$2,044,411.49	\$52,555.73	\$2,096,967.22	\$150,000.00	\$2,246,967.22
47	\$2,126,187.95	\$53,869.62	\$2,180,057.57	\$150,000.00	\$2,330,057.57
48	\$2,211,235.47	\$55,216.36	\$2,266,451.83	\$150,000.00	\$2,416,451.83
49	\$2,299,684.88	\$56,596.77	\$2,356,281.65	\$150,000.00	\$2,506,281.65
50	\$2,391,672.28	\$58,011.69	\$2,449,683.97	\$150,000.00	\$2,599,683.97
51	\$2,487,339.17	\$59,461.98	\$2,546,801.15	\$150,000.00	\$2,696,801.15
52	\$2,586,832.74	\$60,948.53	\$2,647,781.27	\$150,000.00	\$2,797,781.27
53	\$2,690,306.05	\$62,472.24	\$2,752,778.29	\$150,000.00	\$2,902,778.29
54	\$2,797,918.29	\$64,034.05	\$2,861,952.34	\$150,000.00	\$3,011,952.34
55	\$2,909,835.02	\$65,634.90	\$2,975,469.92	\$150,000.00	\$3,125,469.92
56	\$3,026,228.42	\$67,275.77	\$3,093,504.20	\$150,000.00	\$3,243,504.20
57	\$3,147,277.56	\$68,957.67	\$3,216,235.23	\$150,000.00	\$3,366,235.23
58	\$3,273,168.66	\$70,681.61	\$3,343,850.27	\$150,000.00	\$3,493,850.27
59	\$3,404,095.41	\$72,448.65	\$3,476,544.06	\$150,000.00	\$3,626,544.06
60	\$3,540,259.22	\$74,259.87	\$3,614,519.09	\$150,000.00	\$3,764,519.09
61	\$3,681,869.59	\$76,116.36	\$3,757,985.96	\$150,000.00	\$3,907,985.96
62	\$3,829,144.38	\$78,019.27	\$3,907,163.65	\$150,000.00	\$4,057,163.65
63	\$3,982,310.15	\$79,969.75	\$4,062,279.91	\$150,000.00	\$4,212,279.91
64	\$4,141,602.56	\$81,969.00	\$4,223,571.56	\$150,000.00	\$4,373,571.56
65	\$4,307,266.66	\$84,018.22	\$4,391,284.88	\$150,000.00	\$4,541,284.88
66	\$4,479,557.33	\$86,118.68	\$4,565,676.00	\$150,000.00	\$4,715,676.00
67	\$4,658,739.62	\$88,271.64	\$4,747,011.26	\$150,000.00	\$4,897,011.26
68	\$4,845,089.20	\$90,478.44	\$4,935,567.64	\$150,000.00	\$5,085,567.64
69	\$5,038,892.77	\$92,740.40	\$5,131,633.17	\$150,000.00	\$5,281,633.17
70	\$5,240,448.48	\$95,058.91	\$5,335,507.39	\$150,000.00	\$5,485,507.39

## 70-Year Endowment Balance Projection (5.00% Target Return)

Year	Starting Balance	Investment		Net Change	Ending Balance
		Income	Annual Draw		
1	\$10,000,000.00	\$500,000.00	-\$517,300.00	-\$17,300.00	\$9,982,700.00
2	\$9,982,700.00	\$499,135.00	-\$531,732.50	-\$32,597.50	\$9,950,102.50
3	\$9,950,102.50	\$497,505.13	-\$546,735.81	-\$49,230.69	\$9,900,871.81
4	\$9,900,871.81	\$495,043.59	-\$562,332.61	-\$67,289.02	\$9,833,582.80
5	\$9,833,582.80	\$491,679.14	-\$578,546.46	-\$86,867.32	\$9,746,715.48
6	\$9,746,715.48	\$487,335.77	-\$595,401.88	-\$108,066.10	\$9,638,649.37
7	\$9,638,649.37	\$481,932.47	-\$612,924.35	-\$130,991.88	\$9,507,657.49
8	\$9,507,657.49	\$475,382.87	-\$631,140.39	-\$155,757.51	\$9,351,899.98
9	\$9,351,899.98	\$467,595.00	-\$650,077.54	-\$182,482.54	\$9,169,417.44
10	\$9,169,417.44	\$458,470.87	-\$669,764.46	-\$211,293.59	\$8,958,123.85
11	\$8,958,123.85	\$447,906.19	-\$690,230.96	-\$242,324.77	\$8,715,799.08
12	\$8,715,799.08	\$435,789.95	-\$711,508.02	-\$275,718.07	\$8,440,081.01
13	\$8,440,081.01	\$422,004.05	-\$733,627.85	-\$311,623.80	\$8,128,457.21
14	\$8,128,457.21	\$406,422.86	-\$756,623.97	-\$350,201.11	\$7,778,256.10
15	\$7,778,256.10	\$388,912.80	-\$780,531.20	-\$391,618.40	\$7,386,637.70
16	\$7,386,637.70	\$369,331.89	-\$805,385.79	-\$436,053.90	\$6,950,583.80
17	\$6,950,583.80	\$347,529.19	-\$831,225.38	-\$483,696.19	\$6,466,887.61
18	\$6,466,887.61	\$323,344.38	-\$858,089.17	-\$534,744.79	\$5,932,142.82
19	\$5,932,142.82	\$296,607.14	-\$886,017.88	-\$589,410.74	\$5,342,732.08
20	\$5,342,732.08	\$267,136.60	-\$915,053.86	-\$647,917.26	\$4,694,814.83
21	\$4,694,814.83	\$234,740.74	-\$945,241.16	-\$710,500.42	\$3,984,314.40
22	\$3,984,314.40	\$199,215.72	-\$976,625.59	-\$777,409.87	\$3,206,904.53
23	\$3,206,904.53	\$160,345.23	-\$1,009,254.76	-\$848,909.54	\$2,357,995.00
24	\$2,357,995.00	\$117,899.75	-\$1,043,178.20	-\$925,278.46	\$1,432,716.54
25	\$1,432,716.54	\$71,635.83	-\$1,078,447.42	-\$1,006,811.59	\$425,904.95
26	\$425,904.95	\$21,295.25	-\$1,115,115.95	-\$1,093,820.70	-\$667,915.75
27	-\$667,915.75	-\$33,395.79	-\$1,153,239.49	-\$1,186,635.28	-\$1,854,551.02
28	-\$1,854,551.02	-\$92,727.55	-\$1,192,875.94	-\$1,285,603.49	-\$3,140,154.52
29	-\$3,140,154.52	-\$157,007.73	-\$1,234,085.53	-\$1,391,093.25	-\$4,531,247.77
30	-\$4,531,247.77	-\$226,562.39	-\$1,276,930.86	-\$1,503,493.24	-\$6,034,741.01
31	-\$6,034,741.01	-\$301,737.05	-\$1,321,477.05	-\$1,623,214.10	-\$7,657,955.11
32	-\$7,657,955.11	-\$382,897.76	-\$1,367,791.81	-\$1,750,689.57	-\$9,408,644.68
33	-\$9,408,644.68	-\$470,432.23	-\$1,415,945.56	-\$1,886,377.79	-\$11,295,022.47
34	-\$11,295,022.47	-\$564,751.12	-\$1,466,011.50	-\$2,030,762.63	-\$13,325,785.09
35	-\$13,325,785.09	-\$666,289.25	-\$1,518,065.79	-\$2,184,355.05	-\$15,510,140.14
36	-\$15,510,140.14	-\$775,507.01	-\$1,572,187.60	-\$2,347,694.60	-\$17,857,834.75
37	-\$17,857,834.75	-\$892,891.74	-\$1,628,459.25	-\$2,521,350.99	-\$20,379,185.74
38	-\$20,379,185.74	-\$1,018,959.29	-\$1,686,966.38	-\$2,705,925.67	-\$23,085,111.41
39	-\$23,085,111.41	-\$1,154,255.57	-\$1,747,798.01	-\$2,902,053.58	-\$25,987,164.99
40	-\$25,987,164.99	-\$1,299,358.25	-\$1,811,046.73	-\$3,110,404.98	-\$29,097,569.97
41	-\$29,097,569.97	-\$1,454,878.50	-\$1,876,808.82	-\$3,331,687.32	-\$32,429,257.30
42	-\$32,429,257.30	-\$1,621,462.86	-\$1,945,184.40	-\$3,566,647.27	-\$35,995,904.57

Year	Starting Balance	Investment			Ending Balance
		Income	Annual Draw	Net Change	
43	-\$35,995,904.57	-\$1,799,795.23	-\$2,016,277.59	-\$3,816,072.81	-\$39,811,977.38
44	-\$39,811,977.38	-\$1,990,598.87	-\$2,090,196.64	-\$4,080,795.51	-\$43,892,772.89
45	-\$43,892,772.89	-\$2,194,638.64	-\$2,167,054.16	-\$4,361,692.80	-\$48,254,465.69
46	-\$48,254,465.69	-\$2,412,723.28	-\$2,246,967.22	-\$4,659,690.50	-\$52,914,156.19
47	-\$52,914,156.19	-\$2,645,707.81	-\$2,330,057.57	-\$4,975,765.38	-\$57,889,921.57
48	-\$57,889,921.57	-\$2,894,496.08	-\$2,416,451.83	-\$5,310,947.90	-\$63,200,869.47
49	-\$63,200,869.47	-\$3,160,043.47	-\$2,506,281.65	-\$5,666,325.13	-\$68,867,194.60
50	-\$68,867,194.60	-\$3,443,359.73	-\$2,599,683.97	-\$6,043,043.70	-\$74,910,238.30
51	-\$74,910,238.30	-\$3,745,511.91	-\$2,696,801.15	-\$6,442,313.07	-\$81,352,551.37
52	-\$81,352,551.37	-\$4,067,627.57	-\$2,797,781.27	-\$6,865,408.84	-\$88,217,960.20
53	-\$88,217,960.20	-\$4,410,898.01	-\$2,902,778.29	-\$7,313,676.30	-\$95,531,636.50
54	-\$95,531,636.50	-\$4,776,581.83	-\$3,011,952.34	-\$7,788,534.16	-\$103,320,170.67
55	-\$103,320,170.67	-\$5,166,008.53	-\$3,125,469.92	-\$8,291,478.46	-\$111,611,649.12
56	-\$111,611,649.12	-\$5,580,582.46	-\$3,243,504.20	-\$8,824,086.65	-\$120,435,735.78
57	-\$120,435,735.78	-\$6,021,786.79	-\$3,366,235.23	-\$9,388,022.02	-\$129,823,757.79
58	-\$129,823,757.79	-\$6,491,187.89	-\$3,493,850.27	-\$9,985,038.16	-\$139,808,795.95
59	-\$139,808,795.95	-\$6,990,439.80	-\$3,626,544.06	-\$10,616,983.85	-\$150,425,779.81
60	-\$150,425,779.81	-\$7,521,288.99	-\$3,764,519.09	-\$11,285,808.08	-\$161,711,587.89
61	-\$161,711,587.89	-\$8,085,579.39	-\$3,907,985.96	-\$11,993,565.35	-\$173,705,153.24
62	-\$173,705,153.24	-\$8,685,257.66	-\$4,057,163.65	-\$12,742,421.31	-\$186,447,574.55
63	-\$186,447,574.55	-\$9,322,378.73	-\$4,212,279.91	-\$13,534,658.63	-\$199,982,233.18
64	-\$199,982,233.18	-\$9,999,111.66	-\$4,373,571.56	-\$14,372,683.21	-\$214,354,916.39
65	-\$214,354,916.39	-\$10,717,745.82	-\$4,541,284.88	-\$15,259,030.70	-\$229,613,947.09
66	-\$229,613,947.09	-\$11,480,697.35	-\$4,715,676.00	-\$16,196,373.36	-\$245,810,320.45
67	-\$245,810,320.45	-\$12,290,516.02	-\$4,897,011.26	-\$17,187,527.29	-\$262,997,847.74
68	-\$262,997,847.74	-\$13,149,892.39	-\$5,085,567.64	-\$18,235,460.03	-\$281,233,307.77
69	-\$281,233,307.77	-\$14,061,665.39	-\$5,281,633.17	-\$19,343,298.56	-\$300,576,606.32
70	-\$300,576,606.32	-\$15,028,830.32	-\$5,485,507.39	-\$20,514,337.71	-\$321,090,944.03

## **Stress Test: Perpetual Solvency at 4.00% Composite Return**

### **Purpose**

To model the Endowment's solvency if the composite investment return were to fall to 4.00%, which is equal to the Care Cost Escalation Rate. This is a critical fiduciary control.

### **Finding**

Based on the [Total Annual Draw](#), a Stress Test at a 4.00% Composite Return confirms that the Endowment Principal of **\$10,000,000.00** would be depleted in significantly less than 70 years (approximately **Year 50**).

### **Conclusion**

The 4.00% Stress Test mathematically confirms the necessity of the **Strategic Investment Hybrid** proposed in [Section #2B](#). The initial **5.00% Target Return** is the absolute minimum requirement for planning, and any decline requires an immediate shift to the specialized hybrid strategies to maintain the fiduciary mandate of perpetuity.

## Key Financial Metrics & Findings (Summary)

### I. 70-Year Projection Results (5.00% Return Model)

Metric	Value	Interpretation
<b>Initial Endowment Principal</b>	\$10,000,000.00	Foundational Capital Base.
<b>Target Investment Return</b>	5.00%	Conservative, Low-Risk Assumption.
<b>Projected Total Outflow (Years 1-70)</b>	<b>\$141,207,075.74</b>	Total funds required to be drawn from the Endowment over the 70-year horizon.
<b>Final Endowment Balance (Year 70)</b>	<b>-\$321,090,944.03</b>	<b>CRITICAL FINDING: Principal Failure.</b> The 5.00% model is non-perpetual.

### II. Fiduciary Action Mandate

The data model proves that while the total financial requirement is viable, the longevity of the Endowment Principal is not guaranteed under the single 5.00% investment mandate. This necessitates the immediate engagement of a **Structural Governance Partner** to implement the hybrid investment strategy outlined in [Section #2B: Narrative Analysis of Investment Solvency](#).

## **Section #2B:**

### **Narrative: Investment Solvency Mandate**

**[Investment/Fiduciary]**

Analysis of the Solvency Risk and the mandatory requirement for a 5.35%-5.50% Hybrid Investment Strategy to guarantee Principal Perpetuity.

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## **Investment Strategy: The Capital Preservation Mandate**

The **70-Year Endowment Projection** confirms that the **\$10,000,000** Principal, when allocated to a traditional low-risk investment generating a conservative **5.00%** return, will be fully depleted before the end of the 70-year horizon due to the exponential escalation of care costs (4.00%).

This outcome is *non-negotiable* and mandates a structural adjustment to the investment vehicle, not an increase in the Foundational Endowment Target. The objective is to secure the perpetuity of the principal.

### **The Proposed Solution: Strategic Investment Hybrid**

To maintain the **\$10,000,000** Principal [See [Section #6](#)] in perpetuity while still honoring the conservative return assumption, the strategy must pivot to a hybrid model that isolates a portion of the capital to cover the shortfall.

#### **Primary Capital Preservation (80% / \$8,000,000):**

- **Allocation:** Core Endowment Principal (Cash/Fixed Income/Blue Chip Equities).
- **Mandate:** Generates the conservative 5.00% annual income, primarily covering the **Annual Care Cost** escalation.

#### **2. Strategic Alpha Generator (20% / \$2,000,000):**

- **Allocation:** Alternative investments (e.g., specialized Private Equity/Real Estate mandates, or enhanced indexing strategies) with a targeted higher yield.
- **Mandate:** This portion is tasked with generating the additional **1.5% - 2.0%** required to maintain the principal's solvency against the high draw rate.

## **Conclusion**

The **\$12.6 Million Foundational Endowment Target** [See [Section #6](#)] remains accurate. However, the accompanying **Structural Governance Partner** must be mandated to deploy a hybrid investment strategy that can generate a composite rate of **5.35%** to **5.50%** across the portfolio to guarantee the long-term solvency of the principal.

The goal is not maximizing returns; the goal is **Principal Perpetuity**.

## **Section #3:**

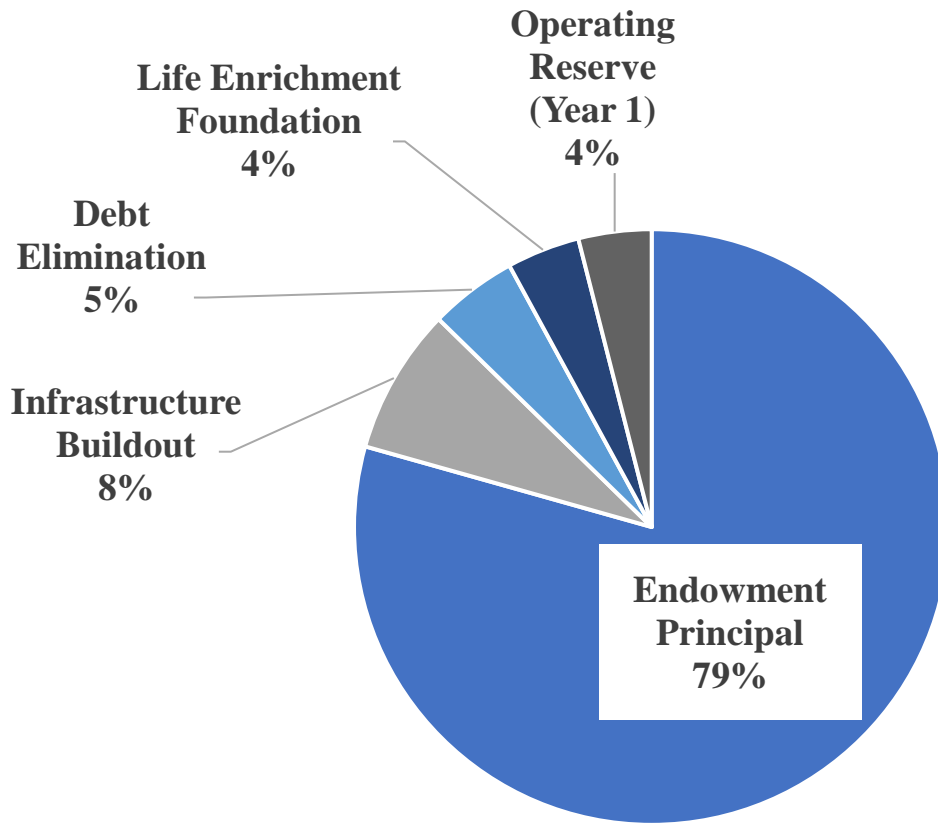
### **Foundational CAPEX and Asset De-Risking**

**[Real Estate/Project Management]**

Detailed breakdown of the \$2.1 Million CAPEX allocation, including debt elimination, specialized infrastructure buildout, and life enrichment foundation asset acquisition.

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## Foundational CAPEX Summary



Category	Value	Percentage
Endowment Principal	\$10,000,000.00	79.37%
Infrastructure Buildout	\$1,000,000.00	7.94%
Debt Elimination	\$600,000.00	4.76%
Life Enrichment Foundation	\$500,000.00	3.97%
Operating Reserve (Year 1)	\$500,000.00	3.97%
<b>TOTAL</b>	<b>\$12,600,000.00</b>	<b>100.00%</b>

### Debt Elimination Details

<b>First Mortgage Payoff:</b>	\$420,000.00
<b>Second Mortgage Payoff:</b>	\$180,000.00
<b>TOTAL:</b>	<b>\$600,000.00</b>

### Infrastructure Buildout Details

<b>Downstairs ADA Bedroom:</b>	\$150,000.00
<b>Downstairs ADA Bathroom:</b>	\$200,000.00
<b>Caregiver Quarters:</b>	\$75,000.00
<b>Caregiver Office:</b>	\$75,000.00
<b>Expanded, Enclosed ADA Garage</b>	\$500,000.00
<b>TOTAL:</b>	<b>\$1,000,000.00</b>

### Life Enrichment Foundation Details

<b>Disney Vacation Club @ Aulani (DVC-Aulani) Point Purchase:</b>	3,700
<b>Price Per Point: Resale (Multiple Contracts):</b>	≈ \$135.00
<b>TOTAL:</b>	<b>≈ \$500,000.00</b>

## **Section #4:**

### **Affidavits of Fiduciary, Best Interest & Adult Child Guardianship Court Order**

**[Legal/Governance Counsel]**

Fiduciary affirmation establishing the Legal Guardian's mandate  
and the proposed multi-party fiduciary oversight structure.

**[Return to Table of Contents](#)**

STATE OF HAWAII )  
 ) SS.  
CITY AND COUNTY OF HONOLULU )

**AFFIDAVIT OF FIDUCIARY**

I, **Jeffrey P. Kim**, an individual having their usual place of living at 95-1024 Anopili Street, Mililani, Hawaii 96789 (the “**Affiant**”), being duly sworn hereby depose and state as follows:

1. I am an adult resident of the State of Hawaii, over the age of eighteen (18) years, and competent to testify to the matters stated herein. I am the biological father and legal adult child guardian for my daughter, Kaydi M.K. Kim, born on December 5, 2005.
2. I am establishing this affidavit to provide a complete and accurate account of my role and responsibilities as the primary fiduciary and caregiver for Kaydi, who has severe intellectual and physical disabilities that render her completely dependent on others for all Activities of Daily Living (ADLs), Instrumental Activities of Daily Living (IADLs), and self-care.
3. Since 2020, I have served as Kaydi’s Primary Caregiver (Custodial Parent). In this capacity, my duties have included, but are not limited to, the following:
  - 3.1. Daily Care and ADLs: I provide all hands-on physical assistance for Kaydi’s daily needs, including bathing, dressing, hygiene, feeding, and mobility.
  - 3.2. Medical and Healthcare Management:
    - 3.2.1. I have assumed sole responsibility for managing all of Kaydi’s medical care, including appointments with her Primary Care Provider and specialists.
    - 3.2.2. I have managed the procurement of certified medical necessity letters from her doctors for home modifications essential to her long-term health and safety.
  - 3.3. Financial Support and Planning:
    - 3.3.1. I gave up my six-figure, onsite employment to become a full-time caregiver for Kaydi.
    - 3.3.2. I have assumed sole responsibility for paying both the first and second mortgages on our family home, which is Kaydi’s primary residence.
    - 3.3.3. I have paid for and arranged for the purchase, repair, and titling of multiple family vehicles, including a new van with a manual-crank patient lift dedicated solely to Kaydi’s transport; all from my personal inheritance.
    - 3.3.4. Additionally, Kaydi’s dedicated van was purchased, titled, registered & insured under The Kaydi M.K. Kim Special Needs Trust (SNT) to comply with state requirements for specialized disability vehicular license plates.

### 3.4. Administrative and Logistical Management:

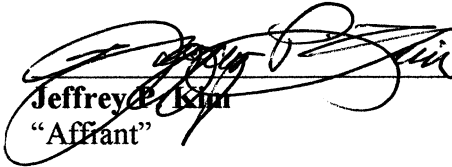
- 3.4.1. I have single-handedly managed all email correspondence and administrative requirements for establishing our Legal Adult Child Guardianship over Kaydi, including arrangements with the attorney and the family court hearing date.
- 3.4.2. I have single-handedly managed all email correspondence and administrative requirements for establishing Kaydi's Special Needs Trust, including arrangements with the attorney and notary (with witnesses).
- 3.4.3. I have single-handedly managed all email correspondence and administrative requirements for establishing and maintaining Kaydi's Professional Caregiver Services on a 12x7 basis. This arrangement, with an estimated annual cost of \$354,539.23, [\[Exhibit A\]](#) provides essential respite care and allows me to personally train the caregivers.
  - 3.4.3.1. This service is a critical contingency plan to ensure that in the event of my incapacitation or death, there will be no disruption to Kaydi's care, as the service is already logistically in place on a permanent, long-term basis.
- 3.4.4. I have single-handedly managed all email correspondence and administrative requirements for Kaydi's "home-based distance learning" via a Section 504 Accommodation, between our Special Needs Attorney & Mililani High School.
- 3.4.5. I secured an annual base pass exception from US Army Garrison Hawaii to facilitate the daily transport of Kaydi to and from the SB Bennett Youth (Teen) Center, a process in which I was completely unassisted.

### 3.5. Home Maintenance and Future Planning:

- 3.5.1. I have proactively addressed Kaydi's pain and mobility needs by funding and installing an interim stairlift system.
  - 3.5.2. I am actively planning and seeking documentation for medically necessary home modifications to support Kaydi's needs for her projected lifespan, including:
    - 3.5.2.1. An Expanded and Enclosed Carport.
    - 3.5.2.2. An Expanded and Custom-Designed Downstairs Bedroom & Bathroom.
    - 3.5.2.3. A Caregiver Office.
    - 3.5.2.4. Overnight Caregiver Quarters.
  - 3.5.3. I am investigating the logistics and cost of imminent electrical, solar photovoltaic & plumbing upgrades to our 20+ year-old home to ensure a safe and healthy living environment for Kaydi for decades to come; as her life expectancy is another 70 years.
4. My actions and comprehensive dedication demonstrate my unwavering commitment to fulfilling my fiduciary duties and ensuring Kaydi's complete and ongoing care. I have provided this care at significant personal and financial sacrifice, in Kaydi's best interests.

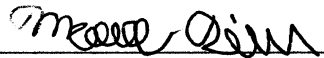
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I SWEAR OR AFFIRM THAT THE ABOVE AND FOREGOING REPRESENTATIONS ARE TRUE AND CORRECT TO THE BEST OF MY INFORMATION, KNOWLEDGE, AND BELIEF.

  
\_\_\_\_\_  
Jeffrey P. Kim  
"Affiant"

September 9, 2025

**AFFIDAVIT WITNESS STATEMENT.** I, the undersigned, affirm that I have personal, firsthand knowledge of the events and responsibilities described in this Affidavit. I further attest that I witnessed the signing of this document by Jeffrey P. Kim on the date indicated below.

  
\_\_\_\_\_  
Melina M.K Kim  
"Witness"

September 9, 2025

STATE OF HAWAII )  
 )  
CITY AND COUNTY OF HONOLULU ) SS.

**NOTARY ACKNOWLEDGEMENT**

On this 9th day of September, 2025, before me personally appeared Jeffrey P. Kim and Melina M.K. Kim, to me known to be the persons described in and who executed the foregoing instrument and acknowledged that they executed the same as their free act and deed.

**NOTARIAL CERTIFICATE (JURAT)**

Subscribed and sworn to (or affirmed) before me this 9th day of September, 2025.

Affidavit of Fiduciary


Description of Document

September 9, 2025

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Date of Document

Number of Pages

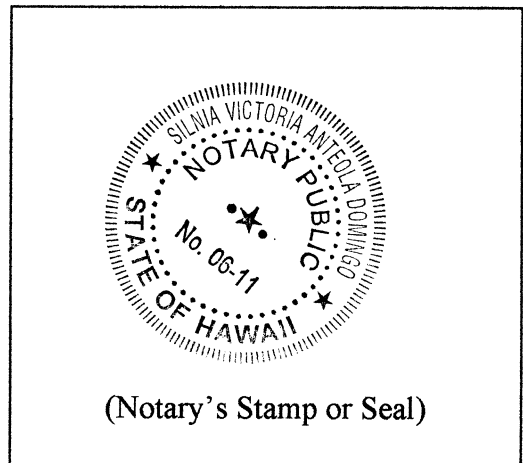


Signature of Notary Public

SILNIA VICTORIA A. DOMINCO

Printed Name of Notary Public

Commission Expiration: JAN 1 - 2026



## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
October 1, 2025	Wednesday		\$ 75.95	12	\$ 911.40
October 2, 2025	Thursday		\$ 75.95	12	\$ 911.40
October 3, 2025	Friday		\$ 75.95	12	\$ 911.40
October 4, 2025	Saturday		\$ 75.95	12	\$ 911.40
October 5, 2025	Sunday		\$ 75.95	12	\$ 911.40
October 6, 2025	Monday		\$ 75.95	12	\$ 911.40
October 7, 2025	Tuesday		\$ 75.95	12	\$ 911.40
October 8, 2025	Wednesday		\$ 75.95	12	\$ 911.40
October 9, 2025	Thursday		\$ 75.95	12	\$ 911.40
October 10, 2025	Friday		\$ 75.95	12	\$ 911.40
October 11, 2025	Saturday		\$ 75.95	12	\$ 911.40
October 12, 2025	Sunday		\$ 75.95	12	\$ 911.40
October 13, 2025	Monday	Discoverer's Day	\$ 113.93	12	\$ 1,367.10
October 14, 2025	Tuesday		\$ 75.95	12	\$ 911.40
October 15, 2025	Wednesday		\$ 75.95	12	\$ 911.40
October 16, 2025	Thursday		\$ 75.95	12	\$ 911.40
October 17, 2025	Friday		\$ 75.95	12	\$ 911.40
October 18, 2025	Saturday		\$ 75.95	12	\$ 911.40
October 19, 2025	Sunday		\$ 75.95	12	\$ 911.40
October 20, 2025	Monday		\$ 75.95	12	\$ 911.40
October 21, 2025	Tuesday		\$ 75.95	12	\$ 911.40
October 22, 2025	Wednesday		\$ 75.95	12	\$ 911.40
October 23, 2025	Thursday		\$ 75.95	12	\$ 911.40
October 24, 2025	Friday		\$ 75.95	12	\$ 911.40
October 25, 2025	Saturday		\$ 75.95	12	\$ 911.40
October 26, 2025	Sunday		\$ 75.95	12	\$ 911.40
October 27, 2025	Monday		\$ 75.95	12	\$ 911.40
October 28, 2025	Tuesday		\$ 75.95	12	\$ 911.40
October 29, 2025	Wednesday		\$ 75.95	12	\$ 911.40
October 30, 2025	Thursday		\$ 75.95	12	\$ 911.40
October 31, 2025	Friday		\$ 75.95	12	\$ 911.40
November 1, 2025	Saturday		\$ 75.95	12	\$ 911.40
November 2, 2025	Sunday		\$ 75.95	12	\$ 911.40
November 3, 2025	Monday		\$ 75.95	12	\$ 911.40
November 4, 2025	Tuesday		\$ 75.95	12	\$ 911.40
November 5, 2025	Wednesday		\$ 75.95	12	\$ 911.40
November 6, 2025	Thursday		\$ 75.95	12	\$ 911.40
November 7, 2025	Friday		\$ 75.95	12	\$ 911.40
November 8, 2025	Saturday		\$ 75.95	12	\$ 911.40
November 9, 2025	Sunday		\$ 75.95	12	\$ 911.40
November 10, 2025	Monday		\$ 75.95	12	\$ 911.40
November 11, 2025	Tuesday	Veterans Day	\$ 113.93	12	\$ 1,367.10
November 12, 2025	Wednesday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
November 13, 2025	Thursday		\$ 75.95	12	\$ 911.40
November 14, 2025	Friday		\$ 75.95	12	\$ 911.40
November 15, 2025	Saturday		\$ 75.95	12	\$ 911.40
November 16, 2025	Sunday		\$ 75.95	12	\$ 911.40
November 17, 2025	Monday		\$ 75.95	12	\$ 911.40
November 18, 2025	Tuesday		\$ 75.95	12	\$ 911.40
November 19, 2025	Wednesday		\$ 75.95	12	\$ 911.40
November 20, 2025	Thursday		\$ 75.95	12	\$ 911.40
November 21, 2025	Friday		\$ 75.95	12	\$ 911.40
November 22, 2025	Saturday		\$ 75.95	12	\$ 911.40
November 23, 2025	Sunday		\$ 75.95	12	\$ 911.40
November 24, 2025	Monday		\$ 75.95	12	\$ 911.40
November 25, 2025	Tuesday		\$ 75.95	12	\$ 911.40
November 26, 2025	Wednesday		\$ 75.95	12	\$ 911.40
November 27, 2025	Thursday	Thanksgiving	\$ 113.93	12	\$ 1,367.10
November 28, 2025	Friday		\$ 75.95	12	\$ 911.40
November 29, 2025	Saturday		\$ 75.95	12	\$ 911.40
November 30, 2025	Sunday		\$ 75.95	12	\$ 911.40
December 1, 2025	Monday		\$ 75.95	12	\$ 911.40
December 2, 2025	Tuesday		\$ 75.95	12	\$ 911.40
December 3, 2025	Wednesday		\$ 75.95	12	\$ 911.40
December 4, 2025	Thursday		\$ 75.95	12	\$ 911.40
December 5, 2025	Friday		\$ 75.95	12	\$ 911.40
December 6, 2025	Saturday		\$ 75.95	12	\$ 911.40
December 7, 2025	Sunday		\$ 75.95	12	\$ 911.40
December 8, 2025	Monday		\$ 75.95	12	\$ 911.40
December 9, 2025	Tuesday		\$ 75.95	12	\$ 911.40
December 10, 2025	Wednesday		\$ 75.95	12	\$ 911.40
December 11, 2025	Thursday		\$ 75.95	12	\$ 911.40
December 12, 2025	Friday		\$ 75.95	12	\$ 911.40
December 13, 2025	Saturday		\$ 75.95	12	\$ 911.40
December 14, 2025	Sunday		\$ 75.95	12	\$ 911.40
December 15, 2025	Monday		\$ 75.95	12	\$ 911.40
December 16, 2025	Tuesday		\$ 75.95	12	\$ 911.40
December 17, 2025	Wednesday		\$ 75.95	12	\$ 911.40
December 18, 2025	Thursday		\$ 75.95	12	\$ 911.40
December 19, 2025	Friday		\$ 75.95	12	\$ 911.40
December 20, 2025	Saturday		\$ 75.95	12	\$ 911.40
December 21, 2025	Sunday		\$ 75.95	12	\$ 911.40
December 22, 2025	Monday		\$ 75.95	12	\$ 911.40
December 23, 2025	Tuesday		\$ 75.95	12	\$ 911.40
December 24, 2025	Wednesday	Christmas Eve	\$ 113.93	12	\$ 1,367.10

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
December 25, 2025	Thursday	Christmas Day	\$ 113.93	12	\$ 1,367.10
December 26, 2025	Friday		\$ 75.95	12	\$ 911.40
December 27, 2025	Saturday		\$ 75.95	12	\$ 911.40
December 28, 2025	Sunday		\$ 75.95	12	\$ 911.40
December 29, 2025	Monday		\$ 75.95	12	\$ 911.40
December 30, 2025	Tuesday		\$ 75.95	12	\$ 911.40
December 31, 2025	Wednesday	New Year's Eve	\$ 113.93	12	\$ 1,367.10
January 1, 2026	Thursday	New Year's Day	\$ 113.93	12	\$ 1,367.10
January 2, 2026	Friday		\$ 75.95	12	\$ 911.40
January 3, 2026	Saturday		\$ 75.95	12	\$ 911.40
January 4, 2026	Sunday		\$ 75.95	12	\$ 911.40
January 5, 2026	Monday		\$ 75.95	12	\$ 911.40
January 6, 2026	Tuesday		\$ 75.95	12	\$ 911.40
January 7, 2026	Wednesday		\$ 75.95	12	\$ 911.40
January 8, 2026	Thursday		\$ 75.95	12	\$ 911.40
January 9, 2026	Friday		\$ 75.95	12	\$ 911.40
January 10, 2026	Saturday		\$ 75.95	12	\$ 911.40
January 11, 2026	Sunday		\$ 75.95	12	\$ 911.40
January 12, 2026	Monday		\$ 75.95	12	\$ 911.40
January 13, 2026	Tuesday		\$ 75.95	12	\$ 911.40
January 14, 2026	Wednesday		\$ 75.95	12	\$ 911.40
January 15, 2026	Thursday		\$ 75.95	12	\$ 911.40
January 16, 2026	Friday		\$ 75.95	12	\$ 911.40
January 17, 2026	Saturday		\$ 75.95	12	\$ 911.40
January 18, 2026	Sunday		\$ 75.95	12	\$ 911.40
January 19, 2026	Monday	MLK, Jr. Day	\$ 113.93	12	\$ 1,367.10
January 20, 2026	Tuesday		\$ 75.95	12	\$ 911.40
January 21, 2026	Wednesday		\$ 75.95	12	\$ 911.40
January 22, 2026	Thursday		\$ 75.95	12	\$ 911.40
January 23, 2026	Friday		\$ 75.95	12	\$ 911.40
January 24, 2026	Saturday		\$ 75.95	12	\$ 911.40
January 25, 2026	Sunday		\$ 75.95	12	\$ 911.40
January 26, 2026	Monday		\$ 75.95	12	\$ 911.40
January 27, 2026	Tuesday		\$ 75.95	12	\$ 911.40
January 28, 2026	Wednesday		\$ 75.95	12	\$ 911.40
January 29, 2026	Thursday		\$ 75.95	12	\$ 911.40
January 30, 2026	Friday		\$ 75.95	12	\$ 911.40
January 31, 2026	Saturday		\$ 75.95	12	\$ 911.40
February 1, 2026	Sunday		\$ 75.95	12	\$ 911.40
February 2, 2026	Monday		\$ 75.95	12	\$ 911.40
February 3, 2026	Tuesday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
February 4, 2026	Wednesday		\$ 75.95	12	\$ 911.40
February 5, 2026	Thursday		\$ 75.95	12	\$ 911.40
February 6, 2026	Friday		\$ 75.95	12	\$ 911.40
February 7, 2026	Saturday		\$ 75.95	12	\$ 911.40
February 8, 2026	Sunday		\$ 75.95	12	\$ 911.40
February 9, 2026	Monday		\$ 75.95	12	\$ 911.40
February 10, 2026	Tuesday		\$ 75.95	12	\$ 911.40
February 11, 2026	Wednesday		\$ 75.95	12	\$ 911.40
February 12, 2026	Thursday		\$ 75.95	12	\$ 911.40
February 13, 2026	Friday		\$ 75.95	12	\$ 911.40
February 14, 2026	Saturday		\$ 75.95	12	\$ 911.40
February 15, 2026	Sunday		\$ 75.95	12	\$ 911.40
February 16, 2026	Monday	President's Day	\$ 113.93	12	\$ 1,367.10
February 17, 2026	Tuesday		\$ 75.95	12	\$ 911.40
February 18, 2026	Wednesday		\$ 75.95	12	\$ 911.40
February 19, 2026	Thursday		\$ 75.95	12	\$ 911.40
February 20, 2026	Friday		\$ 75.95	12	\$ 911.40
February 21, 2026	Saturday		\$ 75.95	12	\$ 911.40
February 22, 2026	Sunday		\$ 75.95	12	\$ 911.40
February 23, 2026	Monday		\$ 75.95	12	\$ 911.40
February 24, 2026	Tuesday		\$ 75.95	12	\$ 911.40
February 25, 2026	Wednesday		\$ 75.95	12	\$ 911.40
February 26, 2026	Thursday		\$ 75.95	12	\$ 911.40
February 27, 2026	Friday		\$ 75.95	12	\$ 911.40
February 28, 2026	Saturday		\$ 75.95	12	\$ 911.40
March 1, 2026	Sunday		\$ 75.95	12	\$ 911.40
March 2, 2026	Monday		\$ 75.95	12	\$ 911.40
March 3, 2026	Tuesday		\$ 75.95	12	\$ 911.40
March 4, 2026	Wednesday		\$ 75.95	12	\$ 911.40
March 5, 2026	Thursday		\$ 75.95	12	\$ 911.40
March 6, 2026	Friday		\$ 75.95	12	\$ 911.40
March 7, 2026	Saturday		\$ 75.95	12	\$ 911.40
March 8, 2026	Sunday		\$ 75.95	12	\$ 911.40
March 9, 2026	Monday		\$ 75.95	12	\$ 911.40
March 10, 2026	Tuesday		\$ 75.95	12	\$ 911.40
March 11, 2026	Wednesday		\$ 75.95	12	\$ 911.40
March 12, 2026	Thursday		\$ 75.95	12	\$ 911.40
March 13, 2026	Friday		\$ 75.95	12	\$ 911.40
March 14, 2026	Saturday		\$ 75.95	12	\$ 911.40
March 15, 2026	Sunday		\$ 75.95	12	\$ 911.40
March 16, 2026	Monday		\$ 75.95	12	\$ 911.40
March 17, 2026	Tuesday		\$ 75.95	12	\$ 911.40
March 18, 2026	Wednesday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
March 19, 2026	Thursday		\$ 75.95	12	\$ 911.40
March 20, 2026	Friday		\$ 75.95	12	\$ 911.40
March 21, 2026	Saturday		\$ 75.95	12	\$ 911.40
March 22, 2026	Sunday		\$ 75.95	12	\$ 911.40
March 23, 2026	Monday		\$ 75.95	12	\$ 911.40
March 24, 2026	Tuesday		\$ 75.95	12	\$ 911.40
March 25, 2026	Wednesday		\$ 75.95	12	\$ 911.40
March 26, 2026	Thursday		\$ 75.95	12	\$ 911.40
March 27, 2026	Friday		\$ 75.95	12	\$ 911.40
March 28, 2026	Saturday		\$ 75.95	12	\$ 911.40
March 29, 2026	Sunday		\$ 75.95	12	\$ 911.40
March 30, 2026	Monday		\$ 75.95	12	\$ 911.40
March 31, 2026	Tuesday		\$ 75.95	12	\$ 911.40
April 1, 2026	Wednesday		\$ 75.95	12	\$ 911.40
April 2, 2026	Thursday		\$ 75.95	12	\$ 911.40
April 3, 2026	Friday		\$ 75.95	12	\$ 911.40
April 4, 2026	Saturday		\$ 75.95	12	\$ 911.40
April 5, 2026	Sunday	Easter	\$ 113.93	12	\$ 1,367.10
April 6, 2026	Monday		\$ 75.95	12	\$ 911.40
April 7, 2026	Tuesday		\$ 75.95	12	\$ 911.40
April 8, 2026	Wednesday		\$ 75.95	12	\$ 911.40
April 9, 2026	Thursday		\$ 75.95	12	\$ 911.40
April 10, 2026	Friday		\$ 75.95	12	\$ 911.40
April 11, 2026	Saturday		\$ 75.95	12	\$ 911.40
April 12, 2026	Sunday		\$ 75.95	12	\$ 911.40
April 13, 2026	Monday		\$ 75.95	12	\$ 911.40
April 14, 2026	Tuesday		\$ 75.95	12	\$ 911.40
April 15, 2026	Wednesday		\$ 75.95	12	\$ 911.40
April 16, 2026	Thursday		\$ 75.95	12	\$ 911.40
April 17, 2026	Friday		\$ 75.95	12	\$ 911.40
April 18, 2026	Saturday		\$ 75.95	12	\$ 911.40
April 19, 2026	Sunday		\$ 75.95	12	\$ 911.40
April 20, 2026	Monday		\$ 75.95	12	\$ 911.40
April 21, 2026	Tuesday		\$ 75.95	12	\$ 911.40
April 22, 2026	Wednesday		\$ 75.95	12	\$ 911.40
April 23, 2026	Thursday		\$ 75.95	12	\$ 911.40
April 24, 2026	Friday		\$ 75.95	12	\$ 911.40
April 25, 2026	Saturday		\$ 75.95	12	\$ 911.40
April 26, 2026	Sunday		\$ 75.95	12	\$ 911.40
April 27, 2026	Monday		\$ 75.95	12	\$ 911.40
April 28, 2026	Tuesday		\$ 75.95	12	\$ 911.40
April 29, 2026	Wednesday		\$ 75.95	12	\$ 911.40
April 30, 2026	Thursday		\$ 75.95	12	\$ 911.40
May 1, 2026	Friday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
May 2, 2026	Saturday		\$ 75.95	12	\$ 911.40
May 3, 2026	Sunday		\$ 75.95	12	\$ 911.40
May 4, 2026	Monday		\$ 75.95	12	\$ 911.40
May 5, 2026	Tuesday		\$ 75.95	12	\$ 911.40
May 6, 2026	Wednesday		\$ 75.95	12	\$ 911.40
May 7, 2026	Thursday		\$ 75.95	12	\$ 911.40
May 8, 2026	Friday		\$ 75.95	12	\$ 911.40
May 9, 2026	Saturday		\$ 75.95	12	\$ 911.40
May 10, 2026	Sunday		\$ 75.95	12	\$ 911.40
May 11, 2026	Monday		\$ 75.95	12	\$ 911.40
May 12, 2026	Tuesday		\$ 75.95	12	\$ 911.40
May 13, 2026	Wednesday		\$ 75.95	12	\$ 911.40
May 14, 2026	Thursday		\$ 75.95	12	\$ 911.40
May 15, 2026	Friday		\$ 75.95	12	\$ 911.40
May 16, 2026	Saturday		\$ 75.95	12	\$ 911.40
May 17, 2026	Sunday		\$ 75.95	12	\$ 911.40
May 18, 2026	Monday		\$ 75.95	12	\$ 911.40
May 19, 2026	Tuesday		\$ 75.95	12	\$ 911.40
May 20, 2026	Wednesday		\$ 75.95	12	\$ 911.40
May 21, 2026	Thursday		\$ 75.95	12	\$ 911.40
May 22, 2026	Friday		\$ 75.95	12	\$ 911.40
May 23, 2026	Saturday		\$ 75.95	12	\$ 911.40
May 24, 2026	Sunday		\$ 75.95	12	\$ 911.40
May 25, 2026	Monday	Memorial Day	\$ 113.93	12	\$ 1,367.10
May 26, 2026	Tuesday		\$ 75.95	12	\$ 911.40
May 27, 2026	Wednesday		\$ 75.95	12	\$ 911.40
May 28, 2026	Thursday		\$ 75.95	12	\$ 911.40
May 29, 2026	Friday		\$ 75.95	12	\$ 911.40
May 30, 2026	Saturday		\$ 75.95	12	\$ 911.40
May 31, 2026	Sunday		\$ 75.95	12	\$ 911.40
June 1, 2026	Monday		\$ 75.95	12	\$ 911.40
June 2, 2026	Tuesday		\$ 75.95	12	\$ 911.40
June 3, 2026	Wednesday		\$ 75.95	12	\$ 911.40
June 4, 2026	Thursday		\$ 75.95	12	\$ 911.40
June 5, 2026	Friday		\$ 75.95	12	\$ 911.40
June 6, 2026	Saturday		\$ 75.95	12	\$ 911.40
June 7, 2026	Sunday		\$ 75.95	12	\$ 911.40
June 8, 2026	Monday		\$ 75.95	12	\$ 911.40
June 9, 2026	Tuesday		\$ 75.95	12	\$ 911.40
June 10, 2026	Wednesday		\$ 75.95	12	\$ 911.40
June 11, 2026	Thursday		\$ 75.95	12	\$ 911.40
June 12, 2026	Friday		\$ 75.95	12	\$ 911.40
June 13, 2026	Saturday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
June 14, 2026	Sunday		\$ 75.95	12	\$ 911.40
June 15, 2026	Monday		\$ 75.95	12	\$ 911.40
June 16, 2026	Tuesday		\$ 75.95	12	\$ 911.40
June 17, 2026	Wednesday		\$ 75.95	12	\$ 911.40
June 18, 2026	Thursday		\$ 75.95	12	\$ 911.40
June 19, 2026	Friday		\$ 75.95	12	\$ 911.40
June 20, 2026	Saturday		\$ 75.95	12	\$ 911.40
June 21, 2026	Sunday		\$ 75.95	12	\$ 911.40
June 22, 2026	Monday		\$ 75.95	12	\$ 911.40
June 23, 2026	Tuesday		\$ 75.95	12	\$ 911.40
June 24, 2026	Wednesday		\$ 75.95	12	\$ 911.40
June 25, 2026	Thursday		\$ 75.95	12	\$ 911.40
June 26, 2026	Friday		\$ 75.95	12	\$ 911.40
June 27, 2026	Saturday		\$ 75.95	12	\$ 911.40
June 28, 2026	Sunday		\$ 75.95	12	\$ 911.40
June 29, 2026	Monday		\$ 75.95	12	\$ 911.40
June 30, 2026	Tuesday		\$ 75.95	12	\$ 911.40
July 1, 2026	Wednesday		\$ 75.95	12	\$ 911.40
July 2, 2026	Thursday		\$ 75.95	12	\$ 911.40
July 3, 2026	Friday		\$ 75.95	12	\$ 911.40
July 4, 2026	Saturday	Independence Day	\$ 113.93	12	\$ 1,367.10
July 5, 2026	Sunday		\$ 75.95	12	\$ 911.40
July 6, 2026	Monday		\$ 75.95	12	\$ 911.40
July 7, 2026	Tuesday		\$ 75.95	12	\$ 911.40
July 8, 2026	Wednesday		\$ 75.95	12	\$ 911.40
July 9, 2026	Thursday		\$ 75.95	12	\$ 911.40
July 10, 2026	Friday		\$ 75.95	12	\$ 911.40
July 11, 2026	Saturday		\$ 75.95	12	\$ 911.40
July 12, 2026	Sunday		\$ 75.95	12	\$ 911.40
July 13, 2026	Monday		\$ 75.95	12	\$ 911.40
July 14, 2026	Tuesday		\$ 75.95	12	\$ 911.40
July 15, 2026	Wednesday		\$ 75.95	12	\$ 911.40
July 16, 2026	Thursday		\$ 75.95	12	\$ 911.40
July 17, 2026	Friday		\$ 75.95	12	\$ 911.40
July 18, 2026	Saturday		\$ 75.95	12	\$ 911.40
July 19, 2026	Sunday		\$ 75.95	12	\$ 911.40
July 20, 2026	Monday		\$ 75.95	12	\$ 911.40
July 21, 2026	Tuesday		\$ 75.95	12	\$ 911.40
July 22, 2026	Wednesday		\$ 75.95	12	\$ 911.40
July 23, 2026	Thursday		\$ 75.95	12	\$ 911.40
July 24, 2026	Friday		\$ 75.95	12	\$ 911.40
July 25, 2026	Saturday		\$ 75.95	12	\$ 911.40
July 26, 2026	Sunday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
July 27, 2026	Monday		\$ 75.95	12	\$ 911.40
July 28, 2026	Tuesday		\$ 75.95	12	\$ 911.40
July 29, 2026	Wednesday		\$ 75.95	12	\$ 911.40
July 30, 2026	Thursday		\$ 75.95	12	\$ 911.40
July 31, 2026	Friday		\$ 75.95	12	\$ 911.40
August 1, 2026	Saturday		\$ 75.95	12	\$ 911.40
August 2, 2026	Sunday		\$ 75.95	12	\$ 911.40
August 3, 2026	Monday		\$ 75.95	12	\$ 911.40
August 4, 2026	Tuesday		\$ 75.95	12	\$ 911.40
August 5, 2026	Wednesday		\$ 75.95	12	\$ 911.40
August 6, 2026	Thursday		\$ 75.95	12	\$ 911.40
August 7, 2026	Friday		\$ 75.95	12	\$ 911.40
August 8, 2026	Saturday		\$ 75.95	12	\$ 911.40
August 9, 2026	Sunday		\$ 75.95	12	\$ 911.40
August 10, 2026	Monday		\$ 75.95	12	\$ 911.40
August 11, 2026	Tuesday		\$ 75.95	12	\$ 911.40
August 12, 2026	Wednesday		\$ 75.95	12	\$ 911.40
August 13, 2026	Thursday		\$ 75.95	12	\$ 911.40
August 14, 2026	Friday		\$ 75.95	12	\$ 911.40
August 15, 2026	Saturday		\$ 75.95	12	\$ 911.40
August 16, 2026	Sunday		\$ 75.95	12	\$ 911.40
August 17, 2026	Monday		\$ 75.95	12	\$ 911.40
August 18, 2026	Tuesday		\$ 75.95	12	\$ 911.40
August 19, 2026	Wednesday		\$ 75.95	12	\$ 911.40
August 20, 2026	Thursday		\$ 75.95	12	\$ 911.40
August 21, 2026	Friday		\$ 75.95	12	\$ 911.40
August 22, 2026	Saturday		\$ 75.95	12	\$ 911.40
August 23, 2026	Sunday		\$ 75.95	12	\$ 911.40
August 24, 2026	Monday		\$ 75.95	12	\$ 911.40
August 25, 2026	Tuesday		\$ 75.95	12	\$ 911.40
August 26, 2026	Wednesday		\$ 75.95	12	\$ 911.40
August 27, 2026	Thursday		\$ 75.95	12	\$ 911.40
August 28, 2026	Friday		\$ 75.95	12	\$ 911.40
August 29, 2026	Saturday		\$ 75.95	12	\$ 911.40
August 30, 2026	Sunday		\$ 75.95	12	\$ 911.40
August 31, 2026	Monday		\$ 75.95	12	\$ 911.40
September 1, 2026	Tuesday		\$ 75.95	12	\$ 911.40
September 2, 2026	Wednesday		\$ 75.95	12	\$ 911.40
September 3, 2026	Thursday		\$ 75.95	12	\$ 911.40
September 4, 2026	Friday		\$ 75.95	12	\$ 911.40
September 5, 2026	Saturday		\$ 75.95	12	\$ 911.40
September 6, 2026	Sunday		\$ 75.95	12	\$ 911.40
September 7, 2026	Monday	Labor Day	\$ 113.93	12	\$ 1,367.10
September 8, 2026	Tuesday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
September 9, 2026	Wednesday		\$ 75.95	12	\$ 911.40
September 10, 2026	Thursday		\$ 75.95	12	\$ 911.40
September 11, 2026	Friday		\$ 75.95	12	\$ 911.40
September 12, 2026	Saturday		\$ 75.95	12	\$ 911.40
September 13, 2026	Sunday		\$ 75.95	12	\$ 911.40
September 14, 2026	Monday		\$ 75.95	12	\$ 911.40
September 15, 2026	Tuesday		\$ 75.95	12	\$ 911.40
September 16, 2026	Wednesday		\$ 75.95	12	\$ 911.40
September 17, 2026	Thursday		\$ 75.95	12	\$ 911.40
September 18, 2026	Friday		\$ 75.95	12	\$ 911.40
September 19, 2026	Saturday		\$ 75.95	12	\$ 911.40
September 20, 2026	Sunday		\$ 75.95	12	\$ 911.40
September 21, 2026	Monday		\$ 75.95	12	\$ 911.40
September 22, 2026	Tuesday		\$ 75.95	12	\$ 911.40
September 23, 2026	Wednesday		\$ 75.95	12	\$ 911.40
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September 25, 2026	Friday		\$ 75.95	12	\$ 911.40
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September 28, 2026	Monday		\$ 75.95	12	\$ 911.40
September 29, 2026	Tuesday		\$ 75.95	12	\$ 911.40
September 30, 2026	Wednesday		\$ 75.95	12	\$ 911.40

<b>Annual Subtotal:</b>	<b>\$</b>	<b>338,585.10</b>
<b>Hawaii GET (4.712%)</b>	<b>\$</b>	<b>15,954.13</b>

**Annual Total:**

**\$ 354,539.23**

From: October 1, 2025, To: September 30, 2026

### Legend

- Weekend

Weekday/end shifts are standard (\$79.95/hr)
- Holidays

Holidays are charged at 1½x standard (\$113.93/hr)



STATE OF HAWAII )  
 ) SS.  
CITY AND COUNTY OF HONOLULU )

**AFFIDAVIT OF BEST INTEREST:**

**KAYDI M.K. KIM**

I, **Jeffrey P. Kim**, an individual having their usual place of living at 95-1024 Anopili Street, Mililani, Hawaii 96789 (the “**Affiant**”), being duly sworn hereby depose and state as follows. This Affidavit is executed in my capacity as the legally appointed Guardian of the Person and Estate of my daughter, **Kaydi M.K. Kim** (Date of Birth: December 5, 2005), and serves as an affirmation that the actions herein described, including the establishment of a new **Structural Governance Partnership** and the solicitation of a **Foundational Investment**, are non-negotiable requirements to fulfill my fiduciary duty to Kaydi’s best interest.

**1. THE BENEFICIARY AND THE IMPERATIVE OF CARE**

- 1.1. **Permanent Disability:** Kaydi M.K. Kim suffers from a **catastrophic, permanent disability resulting from adverse pre-birth events**.
- 1.2. **Clinical Status:** Kaydi is clinically defined as a **Receptive Communicator** (per Dr. Jonathan Pellett). The inability to express her needs or achieve **self-happiness** leaves her in a lifelong predicament that requires highly specialized, professional support.
- 1.3. **Best Interest Defined:** Kaydi’s “best interest” is defined by the ability to “**humanize**” her lifelong predicament through a structural commitment to sustaining a high-fidelity care model.

**2. LEGAL AND FINANCIAL STRUCTURES ESTABLISHED**

- 2.1. **Legal Authority:** I possess a current **Guardianship Order** and have executed the required **Special Needs Trust (SNT)** documents. I have retained **three separate legal counsel** (Family Law, SNT Drafting, and SPED) to secure all rights.
- 2.2. **Financial Status:** I have retained a professional **Fiduciary Tax CPA** who is fully aware of the SNT structure. The SNT is legally capable of holding major assets, as proven by the **SNT-titling of the beneficiary’s Chrysler Pacifica van (“Tank”)**.
- 2.3. **Current Risk:** The executed SNT documents are currently unfunded, which makes the **Foundational Investment** a matter of **critical, immediate urgency** to prevent the catastrophic failure of the long-term plan.

**3. GUARDIAN’S ACTIONS AND SACRIFICE**

- 3.1. **Career Sacrifice:** In the best interest of Kaydi, I **resigned from a 25+ year, six-figure Cisco IT engineering career, which included 2+ years as a DoD-Military contractor** to assume full-time, direct care responsibilities. This action maximized my personal investment but simultaneously elevated the urgency of securing the SNT asset base.

3.2. **Operational Gap:** My ongoing efforts, including personally providing transportation due to disputes over SPED-mandated busing, prove that the existing public infrastructure is insufficient for her daily needs, necessitating the proposed private model.

#### 4. THE FOUNDATIONAL INVESTMENT (CAPEX & OPEX)

4.1. The requested **Foundational Investment** of **\$2.0M – \$2.1M** is an essential, legally defensible requirement for Kaydi’s long-term best interest, as it directly relates to asset security.

4.2. **CAPEX Justification:** The funding covers three non-negotiable SNT asset components:

4.2.1. **Real Estate Debt Elimination:** The required **\$584,000 payoff** of two existing mortgages to de-risk the primary residence.

4.2.2. **Physical Infrastructure:** Construction of a secure, dedicated care environment (**\$900k – \$1M**).

4.2.3. **Life Enrichment Foundation:** Securing the **DVC point maximum** ( $\approx$  \$500k).

4.3. **Conveyance Mandate (Elimination of Liability Risk):** Upon the funding of the mortgage payoffs and **DVC point purchase**, I affirm that the **residence** (currently in RLT) and the **DVC points** (currently joint ownership) **will be immediately and irrevocably conveyed to the SNT** as unencumbered assets. This is the only action that ensures permanent asset protection.

4.4. **OPEX Sustainability:** The **\$500,000 annual OPEX** is required to perpetually sustain the specialized care model, including provisions for future health insurance and inflation mitigation.

#### 5. CONCLUSION AND PARTNERSHIP REQUEST

5.1. The only remaining action required to permanently secure Kaydi’s best interest is the **Foundational Investment** and the establishment of a **Structural Governance Partner** to serve as the long-term fiduciary oversight for the multi-million-dollar **SNT** structure.

5.2. I affirm that the solicitation of this partnership represents the highest level of diligence and best effort on my part as Guardian to ensure Kaydi’s dignity, safety, and capacity for happiness are protected for the remainder of her life.


Further Affiant saith not.

I SWEAR OR AFFIRM THAT THE ABOVE AND FOREGOING REPRESENTATIONS ARE TRUE AND CORRECT TO THE BEST OF MY INFORMATION, KNOWLEDGE, AND BELIEF.

  
Jeffrey P. Kim  
"Affiant"

October 8, 2025

**AFFIDAVIT WITNESS STATEMENT.** I, the undersigned, affirm that I have personal, firsthand knowledge of the events and details described in this Affidavit. I further attest that I witnessed the signing of this document by Jeffrey P. Kim on the date indicated below.

  
Melina M.K Kim  
"Witness"

October 8, 2025

STATE OF HAWAII )  
 ) SS.  
CITY AND COUNTY OF HONOLULU )

**NOTARY ACKNOWLEDGEMENT**

On this 8th day of October, 2025, before me personally appeared Jeffrey P. Kim and Melina M.K. Kim, to me known to be the persons described in and who executed the foregoing instrument and acknowledged that they executed the same as their free act and deed.

**NOTARIAL CERTIFICATE (JURAT)**

Subscribed and sworn to (or affirmed) before me this 8th day of October, 2025.

Affidavit of Best Interest

Description of Document

October 8, 2025

4

Date of Document

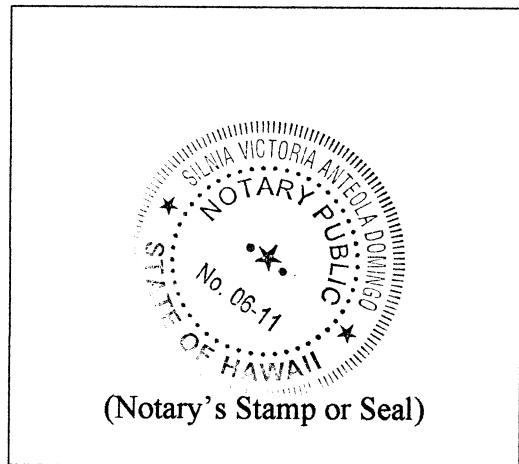
Number of Pages

*[Handwritten Signature]*

Signature of Notary Public

*SILVIA VICTORIA A. DOMINGO*  
Printed Name of Notary Public

Commission Expiration: JAN 1 - 2026





2. The material allegations of the *Petition for the Appointment of Co-Guardians of an Incapacitated Person* are true;
3. It has been proven by a clear and convincing evidence that:
  - a. KAYDI MARIE KAIULANI KIM is an incapacitated person as  
(Name of Incapacitated Person)  
defined in section 560:5-102 of the Hawai'i Revised Statutes (HRS).
  - b. The Incapacitated Person's identified needs cannot be met by less restrictive means, the use of appropriate and reasonably available technological assistance.
4. Appointment of the Co-Guardians is necessary in order to provide continuing care and supervision of the Incapacitated Person.
5. The Incapacitated Person was properly served with a notice, which complies with the provisions of HRS § 560:5-309(a);
6. JEFFREY PAUL KIM and MARI LYNN KIM are fit and proper persons and best qualified to serve as Guardians;
7.  a. The Guardians shall have limited authority because:

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- b. The Guardians shall have unlimited authority because:

KAYDI IS UNABLE TO PERFORM HER DAILY FUNCTIONS BY HERSELF AND DOES NOT UNDERSTAND SAFETY, HEALTH AND BASIC SOCIAL FUNCTIONS

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NOW, THEREFOR,

IT IS HEREBY ORDERED that JEFFREY PAUL KIM and MARI LYNN KIM  
(Name of Proposed Guardians)

\_\_\_\_\_ be and are hereby appointed Co-Guardians of  
(Name of Proposed Guardians)

KAYDI MARIE KAIULANI KIM to make decisions regarding the  
(Name of Incapacitated Person)

Incapacitated Person's support, care, education, health, and welfare, subject to the provisions in HRS §§ 560:5-314, 560:5-315, 560:5-316, and 560:5-317. The Guardians shall exercise the authority only as needed due to the Incapacitated Person's limitations and if possible, shall encourage his/her participation in decisions regarding his/her personal affairs, acting on his/her own behalf, and developing or regaining the capacity to manage his/her personal affairs. The Guardians shall consider the expressed desires and personal values of the Incapacitated Person to the extent known to the Guardians. At all times, the Guardians shall act in the Incapacitated Person's best interests and exercise reasonable care, diligence, and prudence.

IT IS HEREBY ORDERED THAT the Guardians shall have the following duties:

1. to become and remain personally acquainted with the Incapacitated Person and maintain sufficient contact with the person to know the person's capacities, limitations, needs, opportunities, and physical and mental health;
2. take reasonable care of the Incapacitated Person's personal effects and bring protective proceedings if necessary to protect the Incapacitated Person's property;
3. expend any monies of the Incapacitated Person, received by the Guardians, for the Incapacitated Person's current needs for support, care, education, health, and welfare;
4. conserve any excess money of the Incapacitated Person for his/her future needs, provided that if a conservator has been appointed for the Incapacitated Person's estate, the Guardians shall pay the money to the conservator, at least quarterly, to be conserved for the Incapacitated Person's future needs;
5. immediately notify the court if the Incapacitated Person's condition has changed so that the person is capable of exercising rights previously removed; and
6. inform the court of any change in the Incapacitated Person's custodial dwelling or address;

IT IS HEREBY ORDERED THAT THE GUARDIANS SHALL HAVE:

**limited** authority as provided below:

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**unlimited** authority as provided below:

to make these decisions including, but not limited to, the authority to:

1. apply for and receive money payable to the Incapacitated Person, Guardians, or the Custodian for the Incapacitated Person's support under the terms of any statutory system of benefits for insurance or any private contract, devise, trust, conservatorship, or custodianship;
2. if consistent with any court orders relating to custody, take custody of the Incapacitated Person and establish his/her residence, provided that prior court approval is needed if the Incapacitated Person is to live or be moved to a location outside of Hawai'i;
3. if there is no conservator, the Guardians may initiate an action to compel a person to support the Incapacitated Person or pay money for the Incapacitated Person's benefit;
4. consent to medical or other care, treatment, or service for the Incapacitated Person;
5. consent to the marriage or divorce of the Incapacitated Person; and
6. if reasonable under all of the circumstances, delegate to the Incapacitated Person certain responsibilities for decisions affecting the Incapacitated Person's well-being.

IT IS HEREBY FURTHER ORDERED that the Guardians may not revoke any health care directions as set forth in any medical directive or health care power of attorney, without authorization of the Court. However, appointment of this guardianship automatically terminates the authority of any agent designated in the medical directive or health care power of attorney.

IT IS HEREBY ORDERED that if the Public Guardian is appointed guardian, the Public Guardian shall have authority to delegate the responsibilities and duties of the Public Guardian to a professional member of the Public Guardian's staff.

IT IS HEREBY FURTHER ORDERED that the Guardians shall provide a written

report to the Court of the condition of the Incapacitated Person, account for money and other assets in the either Guardian's possession or control, and such other matters as the Court may direct within thirty days of the filing of this Order and at least annually thereafter by the 5TH of DECEMBER, and whenever ordered by the Court, and shall give notice, within (day) (month) fourteen days of the filing of this report, together with a copy of the report to the Incapacitated Person  and state name and address:

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IT IS HEREBY FURTHER ORDERED that the Guardians shall serve without bond and, with prior court approval, is entitled to reasonable compensation from the Incapacitated Person's estate for services as Guardian and to reimbursement for room, board, and clothing, provided to the Incapacitated Person. *See Exhibit A.*

IT IS HEREBY FURTHER ORDERED that the Guardians shall be discharged upon the death of the Incapacitated Person or upon further order of the Court, but termination does not affect the liability of the Guardians for prior acts, nor the Guardians' obligation to account for funds and assets of the Incapacitated Person.

IT IS HEREBY FURTHER ORDERED that, within fourteen days of the filing of this Order, the Guardians shall send or deliver a copy of this Order to the Incapacitated Person and all other person noticed of the hearing on this petition, together with a notice of the right to request termination or modification of this Order.

DATED: Kapolei, Hawai'i, OCT 22 2024.

  
JUDGE OF THE ABOVE ENTITLED COURT  
J. ALBERTO MONTALBANO

Print Judge's Name: \_\_\_\_\_



If you need an accommodation for a disability when participating in a court program, service, or activity, please contact the ADA Coordinator as far in advance as possible to allow time to provide an accommodation: Call the ADA Coordinator of the First Circuit Family Court Office at 954-8200, fax 954-8308, or send an e-mail to [adarequest@courts.hawaii.gov](mailto:adarequest@courts.hawaii.gov). The ADA Coordinator will work to provide, but cannot guarantee your requested auxiliary aid, service, or accommodation.

*Please call the Family Court Service Center at 954-8290 if you have any questions about forms or procedures.*

**EXHIBIT A:**  
**Hawai'i Revised Statutes**

**§ 560:5-314. Duties of guardian.**

- (a) Except as otherwise limited by the court, a guardian shall make decisions regarding the ward's support, care, education, health, and welfare. A guardian shall exercise authority only as necessitated by the ward's limitations and, to the extent possible, shall encourage the ward to participate in decisions, act on the ward's own behalf, and develop or regain the capacity to manage the ward's personal affairs. A guardian, in making decisions, shall consider the expressed desires and personal values of the ward to the extent known to the guardian. A guardian at all times shall act in the ward's best interest and exercise reasonable care, diligence, and prudence.
- (b) A guardian shall:
- (1) Become or remain personally acquainted with the ward and maintain sufficient contact with the ward to know of the ward's capacities, limitations, needs, opportunities, and physical and mental health;
  - (2) Take reasonable care of the ward's personal effects and bring protective proceedings if necessary to protect the property of the ward;
  - (3) Expend money of the ward that has been received by the guardian, for the ward's current needs for support, care, education, health, and welfare;
  - (4) Conserve any excess money of the ward for the ward's future needs; provided that if a conservator has been appointed for the estate of the ward, the guardian shall pay the money to the conservator, at least quarterly, to be conserved for the ward's future needs;
  - (5) Immediately notify the court if the ward's condition has changed so that the ward is capable of exercising rights previously removed; and
  - (6) Inform the court of any change in the ward's custodial dwelling or address.

**§ 560:5-315. Powers of guardian.**

- (a) Except as otherwise limited by the court, a guardian may:
- (1) Apply for and receive money payable to the ward or the ward's guardian or custodian for the support of the ward under the terms of any statutory system of benefits or insurance or any private contract, devise, trust, conservatorship, or custodianship;
  - (2) If otherwise consistent with the terms of any order by a court of competent jurisdiction relating to custody of the ward, take custody of the ward and establish the ward's place of custodial dwelling; provided that a guardian may only establish or move the ward's place of dwelling outside this State upon express authorization of the court;
  - (3) If a conservator for the estate of the ward has not been appointed with existing authority, commence a proceeding, including an administrative proceeding, or take other appropriate action to compel a person to support the ward or to pay money for the benefit of the ward;
  - (4) Consent to medical or other care, treatment, or service for the ward;
  - (5) Consent to the marriage or divorce of the ward; and

- (6) If reasonable under all of the circumstances, delegate to the ward certain responsibilities for decisions affecting the ward's well-being.
- (b) The court may specifically authorize the guardian to consent to the adoption of the ward.

**§ 560:5-316. Rights and immunities of guardian; limitations.**

- (a) A guardian shall be entitled to such reasonable compensation from the ward's estate for services as guardian and to reimbursement for room, board, and clothing provided to the ward, as is approved by order of the court.
- (b) A guardian is not:
  - (1) Legally obligated to use the guardian's personal funds for the ward's expenses;
  - (2) Unless otherwise provided in the contract, individually liable on a contract properly entered into in the guardian's representative capacity in the exercise of the duties and powers as guardian unless the guardian fails to reveal the guardian's capacity and the identity of the ward in the contract;
  - (3) Personally liable to a third person for acts of the ward solely by reason of the relationship; and
  - (4) Liable for injury to the ward resulting from the wrongful conduct of a third party that provides medical or other care, treatment, or service to the ward, if the guardian exercised reasonable care in choosing the third party.
- (c) A guardian, without authorization of the court, shall not:
  - (1) Revoke any health care directions set forth in any medical directive or health care power of attorney of which the ward is the principal; provided that the appointment of a guardian shall automatically terminate the authority of any agent designated in the medical directive or health care power of attorney; or
  - (2) Restrict the personal communication rights of the ward, including the right to receive visitors, telephone calls, and personal mail, unless deemed by the guardian to pose a risk to the safety or well-being of the ward.
- (d) A guardian shall not initiate the commitment of a ward to a mental health-care institution except in accordance with the State's procedure for involuntary civil commitment.

# Letter Details



CREATING A HEALTHIER HAWAII

7/23/2024

RE: Kaydi M Kim

DOB: 12/5/2005

To Whom It May Concern:

Kaydi is currently a patient of mine and has been under my care since 5/21/2024. Kaydi is disabled. The medical cause of this disability is cerebral palsy with left hemiparesis, neuromuscular scoliosis, global developmental delay with special education needs, resulting in her incapacity for complex decision-making. Prognosis for disability is poor. Given my professional opinion, Kaydi is incapacitated in that she may not be able to evaluate and receive information and communicate in a manner that allow her to meet essential requirements for physical health, safety or self-care, even with appropriate and reasonably available technological assistance. The identified needs cannot be met with less restrictive means.

Your prompt attention to this matter will be greatly appreciated. If you have any further questions please feel free to contact my office at 808-625-6444.

Sincerely,

A handwritten signature in black ink, appearing to be "Yupeng Liu".

Yupeng Liu, MD  
Straub Clinic - Mililani  
Family Medicine - Straub Clinic Mililani  
95-1249 Meheula Pkwy Ste 187  
Mililani HI 96789-1791  
Dept: 808-625-6444

*This letter was initially viewed by Kaydi M Kim at 7/23/2024 10:23 AM.*

## **Section #5:**

### **Affidavit of Disability and Care Need**

**[Clinical/Medical Vetting]**

Legal and medical documentation confirming the profound, permanent disability and justifying the **RN-led, 12x7x365** specialized care model as a clinical necessity.

**[Return to Table of Contents](#)**

STATE OF HAWAII )  
 ) SS.  
CITY AND COUNTY OF HONOLULU )

**AFFIDAVIT OF DISABILITY**

I, **Jeffrey P. Kim**, an individual having their usual place of living at 95-1024 Anopili Street, Mililani, Hawaii 96789 (the “**Affiant**”), being duly sworn hereby depose and state as follows:

1. I am an adult resident of the State of Hawaii, over the age of eighteen (18) years, and competent to testify to the matters stated herein. I am the biological father and legal adult child guardian for my daughter, Kaydi M.K. Kim, born on December 5, 2005.
2. I am establishing this affidavit to provide a complete and accurate account of my daughter's disabling medical conditions, which render her permanently and fully dependent on others for her care, safety, and well-being.
3. Kaydi has been diagnosed by her medical professionals with the following conditions, which are the basis for her disability:

**3.1. Microcephaly**

**3.2. Left-Side Hemiplegia**

**3.3. Left-Side Cerebral Palsy**

**3.4. Global Developmental Delay**

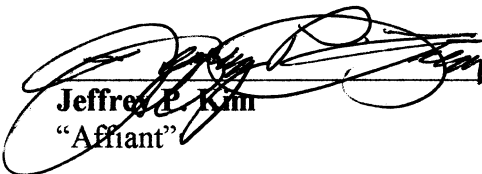
**3.5. Extreme Emotional Fragility**

4. These medical conditions result in a profound and permanent impact on Kaydi's functional abilities. Her limitations include, but are not limited to:
  - 4.1. **Functional Cognitive Level:** Her functional cognitive level is that of a perpetual fourth-grader from a learning perspective, but once she understands the concept(s) then she can then process the information as a 19-year-old.
  - 4.2. **Activities of Daily Living:** She is incapable of performing any ADLs or Instrumental Activities of Daily Living (IADLs) without full assistance; so incapable of self-anything.
  - 4.3. **Communication:** Per Dr. Jonathan Pellett @ Shriners Children’s Honolulu, she is nonverbal “receptive communicator” who primarily uses gestures, grunting, and crying, with the occasional use of a few words to express herself. Understanding Kaydi’s needs requires asking her dozens of yes/no questions, then watching for her gestural responses.
  - 4.4. **Mobility:** She has limited mobility, unable to walk more than 200 feet without needing to sit. She requires a wheelchair for long distances and requires a patient lift for safe transfers into and out of her dedicated van, which is titled and insured under her Special Needs Trust (SNT).

5. The circumstances leading to Kaydi's current life situation are as follows:
- 5.1. Kaydi is a dizygotic (fraternal) twin, with a twin brother who was born one minute prior. During gestation, Kaydi was positioned below her twin brother, and his developing weight bore down upon her.
  - 5.2. During the third trimester, a nuchal cord was discovered. Due to the double-occupancy situation in the womb, Kaydi was unable to unroll herself for the entire gestation period.
  - 5.3. This prolonged situation led to a massive congenital stroke and catastrophic traumatic brain injury while she was still in-utero.
  - 5.4. A brain MRI performed when Kaydi was one year old confirmed that she had lost 75% of her right brain, which is the direct cause of her disabling conditions.
6. Based on my direct, daily observation and her medical history, these conditions are considered permanent and lifetime. They are not degenerative or debilitating, but they do prevent her from living independently, managing her own finances, or making informed decisions for her own care.
7. Since Kaydi is currently 19, she does not have any life-threatening illnesses and/or medical conditions, and her Maternal & Paternal Grandmothers lived until ages 94 & 93 respectively; I estimate she will live until age 89, which means that her life expectancy is another 70 years.

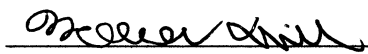
Further affiant saith not.

I SWEAR OR AFFIRM THAT THE ABOVE AND FOREGOING REPRESENTATIONS ARE TRUE AND CORRECT TO THE BEST OF MY INFORMATION, KNOWLEDGE, AND BELIEF.

  
\_\_\_\_\_  
**Jeffrey P. Kim**  
"Affiant"

September 15, 2025

**AFFIDAVIT WITNESS STATEMENT.** I, the undersigned, affirm that I have personal, firsthand knowledge of the events and details described in this Affidavit. I further attest that I witnessed the signing of this document by Jeffrey P. Kim on the date indicated below.

  
\_\_\_\_\_  
**Melina M.K Kim**  
"Witness"

September 15, 2025

STATE OF HAWAII )  
 )  
CITY AND COUNTY OF HONOLULU ) SS.

**NOTARY ACKNOWLEDGEMENT**

On this 15th day of September, 2025, before me personally appeared Jeffrey P. Kim and Melina M.K. Kim, to me known to be the persons described in and who executed the foregoing instrument and acknowledged that they executed the same as their free act and deed.

**NOTARIAL CERTIFICATE (JURAT)**

Subscribed and sworn to (or affirmed) before me this 15th day of September, 2025.


Affidavit of Disability

Description of Document

September 15, 2025

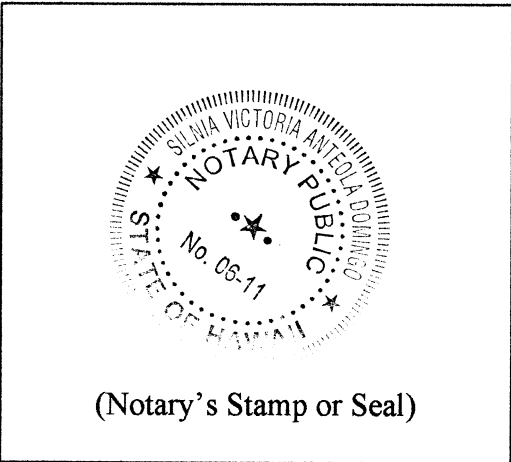
3

Date of Document Number of Pages

  
Signature of Notary Public

*Silvia Victoria A. Domingo*  
Printed Name of Notary Public

Commission Expiration: JAN 1 - 2026



## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
October 1, 2025	Wednesday		\$ 75.95	12	\$ 911.40
October 2, 2025	Thursday		\$ 75.95	12	\$ 911.40
October 3, 2025	Friday		\$ 75.95	12	\$ 911.40
October 4, 2025	Saturday		\$ 75.95	12	\$ 911.40
October 5, 2025	Sunday		\$ 75.95	12	\$ 911.40
October 6, 2025	Monday		\$ 75.95	12	\$ 911.40
October 7, 2025	Tuesday		\$ 75.95	12	\$ 911.40
October 8, 2025	Wednesday		\$ 75.95	12	\$ 911.40
October 9, 2025	Thursday		\$ 75.95	12	\$ 911.40
October 10, 2025	Friday		\$ 75.95	12	\$ 911.40
October 11, 2025	Saturday		\$ 75.95	12	\$ 911.40
October 12, 2025	Sunday		\$ 75.95	12	\$ 911.40
October 13, 2025	Monday	Discoverer's Day	\$ 113.93	12	\$ 1,367.10
October 14, 2025	Tuesday		\$ 75.95	12	\$ 911.40
October 15, 2025	Wednesday		\$ 75.95	12	\$ 911.40
October 16, 2025	Thursday		\$ 75.95	12	\$ 911.40
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November 4, 2025	Tuesday		\$ 75.95	12	\$ 911.40
November 5, 2025	Wednesday		\$ 75.95	12	\$ 911.40
November 6, 2025	Thursday		\$ 75.95	12	\$ 911.40
November 7, 2025	Friday		\$ 75.95	12	\$ 911.40
November 8, 2025	Saturday		\$ 75.95	12	\$ 911.40
November 9, 2025	Sunday		\$ 75.95	12	\$ 911.40
November 10, 2025	Monday		\$ 75.95	12	\$ 911.40
November 11, 2025	Tuesday	Veterans Day	\$ 113.93	12	\$ 1,367.10
November 12, 2025	Wednesday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
November 13, 2025	Thursday		\$ 75.95	12	\$ 911.40
November 14, 2025	Friday		\$ 75.95	12	\$ 911.40
November 15, 2025	Saturday		\$ 75.95	12	\$ 911.40
November 16, 2025	Sunday		\$ 75.95	12	\$ 911.40
November 17, 2025	Monday		\$ 75.95	12	\$ 911.40
November 18, 2025	Tuesday		\$ 75.95	12	\$ 911.40
November 19, 2025	Wednesday		\$ 75.95	12	\$ 911.40
November 20, 2025	Thursday		\$ 75.95	12	\$ 911.40
November 21, 2025	Friday		\$ 75.95	12	\$ 911.40
November 22, 2025	Saturday		\$ 75.95	12	\$ 911.40
November 23, 2025	Sunday		\$ 75.95	12	\$ 911.40
November 24, 2025	Monday		\$ 75.95	12	\$ 911.40
November 25, 2025	Tuesday		\$ 75.95	12	\$ 911.40
November 26, 2025	Wednesday		\$ 75.95	12	\$ 911.40
November 27, 2025	Thursday	Thanksgiving	\$ 113.93	12	\$ 1,367.10
November 28, 2025	Friday		\$ 75.95	12	\$ 911.40
November 29, 2025	Saturday		\$ 75.95	12	\$ 911.40
November 30, 2025	Sunday		\$ 75.95	12	\$ 911.40
December 1, 2025	Monday		\$ 75.95	12	\$ 911.40
December 2, 2025	Tuesday		\$ 75.95	12	\$ 911.40
December 3, 2025	Wednesday		\$ 75.95	12	\$ 911.40
December 4, 2025	Thursday		\$ 75.95	12	\$ 911.40
December 5, 2025	Friday		\$ 75.95	12	\$ 911.40
December 6, 2025	Saturday		\$ 75.95	12	\$ 911.40
December 7, 2025	Sunday		\$ 75.95	12	\$ 911.40
December 8, 2025	Monday		\$ 75.95	12	\$ 911.40
December 9, 2025	Tuesday		\$ 75.95	12	\$ 911.40
December 10, 2025	Wednesday		\$ 75.95	12	\$ 911.40
December 11, 2025	Thursday		\$ 75.95	12	\$ 911.40
December 12, 2025	Friday		\$ 75.95	12	\$ 911.40
December 13, 2025	Saturday		\$ 75.95	12	\$ 911.40
December 14, 2025	Sunday		\$ 75.95	12	\$ 911.40
December 15, 2025	Monday		\$ 75.95	12	\$ 911.40
December 16, 2025	Tuesday		\$ 75.95	12	\$ 911.40
December 17, 2025	Wednesday		\$ 75.95	12	\$ 911.40
December 18, 2025	Thursday		\$ 75.95	12	\$ 911.40
December 19, 2025	Friday		\$ 75.95	12	\$ 911.40
December 20, 2025	Saturday		\$ 75.95	12	\$ 911.40
December 21, 2025	Sunday		\$ 75.95	12	\$ 911.40
December 22, 2025	Monday		\$ 75.95	12	\$ 911.40
December 23, 2025	Tuesday		\$ 75.95	12	\$ 911.40
December 24, 2025	Wednesday	Christmas Eve	\$ 113.93	12	\$ 1,367.10

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
December 25, 2025	Thursday	Christmas Day	\$ 113.93	12	\$ 1,367.10
December 26, 2025	Friday		\$ 75.95	12	\$ 911.40
December 27, 2025	Saturday		\$ 75.95	12	\$ 911.40
December 28, 2025	Sunday		\$ 75.95	12	\$ 911.40
December 29, 2025	Monday		\$ 75.95	12	\$ 911.40
December 30, 2025	Tuesday		\$ 75.95	12	\$ 911.40
December 31, 2025	Wednesday	New Year's Eve	\$ 113.93	12	\$ 1,367.10
January 1, 2026	Thursday	New Year's Day	\$ 113.93	12	\$ 1,367.10
January 2, 2026	Friday		\$ 75.95	12	\$ 911.40
January 3, 2026	Saturday		\$ 75.95	12	\$ 911.40
January 4, 2026	Sunday		\$ 75.95	12	\$ 911.40
January 5, 2026	Monday		\$ 75.95	12	\$ 911.40
January 6, 2026	Tuesday		\$ 75.95	12	\$ 911.40
January 7, 2026	Wednesday		\$ 75.95	12	\$ 911.40
January 8, 2026	Thursday		\$ 75.95	12	\$ 911.40
January 9, 2026	Friday		\$ 75.95	12	\$ 911.40
January 10, 2026	Saturday		\$ 75.95	12	\$ 911.40
January 11, 2026	Sunday		\$ 75.95	12	\$ 911.40
January 12, 2026	Monday		\$ 75.95	12	\$ 911.40
January 13, 2026	Tuesday		\$ 75.95	12	\$ 911.40
January 14, 2026	Wednesday		\$ 75.95	12	\$ 911.40
January 15, 2026	Thursday		\$ 75.95	12	\$ 911.40
January 16, 2026	Friday		\$ 75.95	12	\$ 911.40
January 17, 2026	Saturday		\$ 75.95	12	\$ 911.40
January 18, 2026	Sunday		\$ 75.95	12	\$ 911.40
January 19, 2026	Monday	MLK, Jr. Day	\$ 113.93	12	\$ 1,367.10
January 20, 2026	Tuesday		\$ 75.95	12	\$ 911.40
January 21, 2026	Wednesday		\$ 75.95	12	\$ 911.40
January 22, 2026	Thursday		\$ 75.95	12	\$ 911.40
January 23, 2026	Friday		\$ 75.95	12	\$ 911.40
January 24, 2026	Saturday		\$ 75.95	12	\$ 911.40
January 25, 2026	Sunday		\$ 75.95	12	\$ 911.40
January 26, 2026	Monday		\$ 75.95	12	\$ 911.40
January 27, 2026	Tuesday		\$ 75.95	12	\$ 911.40
January 28, 2026	Wednesday		\$ 75.95	12	\$ 911.40
January 29, 2026	Thursday		\$ 75.95	12	\$ 911.40
January 30, 2026	Friday		\$ 75.95	12	\$ 911.40
January 31, 2026	Saturday		\$ 75.95	12	\$ 911.40
February 1, 2026	Sunday		\$ 75.95	12	\$ 911.40
February 2, 2026	Monday		\$ 75.95	12	\$ 911.40
February 3, 2026	Tuesday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
February 4, 2026	Wednesday		\$ 75.95	12	\$ 911.40
February 5, 2026	Thursday		\$ 75.95	12	\$ 911.40
February 6, 2026	Friday		\$ 75.95	12	\$ 911.40
February 7, 2026	Saturday		\$ 75.95	12	\$ 911.40
February 8, 2026	Sunday		\$ 75.95	12	\$ 911.40
February 9, 2026	Monday		\$ 75.95	12	\$ 911.40
February 10, 2026	Tuesday		\$ 75.95	12	\$ 911.40
February 11, 2026	Wednesday		\$ 75.95	12	\$ 911.40
February 12, 2026	Thursday		\$ 75.95	12	\$ 911.40
February 13, 2026	Friday		\$ 75.95	12	\$ 911.40
February 14, 2026	Saturday		\$ 75.95	12	\$ 911.40
February 15, 2026	Sunday		\$ 75.95	12	\$ 911.40
February 16, 2026	Monday	President's Day	\$ 113.93	12	\$ 1,367.10
February 17, 2026	Tuesday		\$ 75.95	12	\$ 911.40
February 18, 2026	Wednesday		\$ 75.95	12	\$ 911.40
February 19, 2026	Thursday		\$ 75.95	12	\$ 911.40
February 20, 2026	Friday		\$ 75.95	12	\$ 911.40
February 21, 2026	Saturday		\$ 75.95	12	\$ 911.40
February 22, 2026	Sunday		\$ 75.95	12	\$ 911.40
February 23, 2026	Monday		\$ 75.95	12	\$ 911.40
February 24, 2026	Tuesday		\$ 75.95	12	\$ 911.40
February 25, 2026	Wednesday		\$ 75.95	12	\$ 911.40
February 26, 2026	Thursday		\$ 75.95	12	\$ 911.40
February 27, 2026	Friday		\$ 75.95	12	\$ 911.40
February 28, 2026	Saturday		\$ 75.95	12	\$ 911.40
March 1, 2026	Sunday		\$ 75.95	12	\$ 911.40
March 2, 2026	Monday		\$ 75.95	12	\$ 911.40
March 3, 2026	Tuesday		\$ 75.95	12	\$ 911.40
March 4, 2026	Wednesday		\$ 75.95	12	\$ 911.40
March 5, 2026	Thursday		\$ 75.95	12	\$ 911.40
March 6, 2026	Friday		\$ 75.95	12	\$ 911.40
March 7, 2026	Saturday		\$ 75.95	12	\$ 911.40
March 8, 2026	Sunday		\$ 75.95	12	\$ 911.40
March 9, 2026	Monday		\$ 75.95	12	\$ 911.40
March 10, 2026	Tuesday		\$ 75.95	12	\$ 911.40
March 11, 2026	Wednesday		\$ 75.95	12	\$ 911.40
March 12, 2026	Thursday		\$ 75.95	12	\$ 911.40
March 13, 2026	Friday		\$ 75.95	12	\$ 911.40
March 14, 2026	Saturday		\$ 75.95	12	\$ 911.40
March 15, 2026	Sunday		\$ 75.95	12	\$ 911.40
March 16, 2026	Monday		\$ 75.95	12	\$ 911.40
March 17, 2026	Tuesday		\$ 75.95	12	\$ 911.40
March 18, 2026	Wednesday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
March 19, 2026	Thursday		\$ 75.95	12	\$ 911.40
March 20, 2026	Friday		\$ 75.95	12	\$ 911.40
March 21, 2026	Saturday		\$ 75.95	12	\$ 911.40
March 22, 2026	Sunday		\$ 75.95	12	\$ 911.40
March 23, 2026	Monday		\$ 75.95	12	\$ 911.40
March 24, 2026	Tuesday		\$ 75.95	12	\$ 911.40
March 25, 2026	Wednesday		\$ 75.95	12	\$ 911.40
March 26, 2026	Thursday		\$ 75.95	12	\$ 911.40
March 27, 2026	Friday		\$ 75.95	12	\$ 911.40
March 28, 2026	Saturday		\$ 75.95	12	\$ 911.40
March 29, 2026	Sunday		\$ 75.95	12	\$ 911.40
March 30, 2026	Monday		\$ 75.95	12	\$ 911.40
March 31, 2026	Tuesday		\$ 75.95	12	\$ 911.40
April 1, 2026	Wednesday		\$ 75.95	12	\$ 911.40
April 2, 2026	Thursday		\$ 75.95	12	\$ 911.40
April 3, 2026	Friday		\$ 75.95	12	\$ 911.40
April 4, 2026	Saturday		\$ 75.95	12	\$ 911.40
April 5, 2026	Sunday	Easter	\$ 113.93	12	\$ 1,367.10
April 6, 2026	Monday		\$ 75.95	12	\$ 911.40
April 7, 2026	Tuesday		\$ 75.95	12	\$ 911.40
April 8, 2026	Wednesday		\$ 75.95	12	\$ 911.40
April 9, 2026	Thursday		\$ 75.95	12	\$ 911.40
April 10, 2026	Friday		\$ 75.95	12	\$ 911.40
April 11, 2026	Saturday		\$ 75.95	12	\$ 911.40
April 12, 2026	Sunday		\$ 75.95	12	\$ 911.40
April 13, 2026	Monday		\$ 75.95	12	\$ 911.40
April 14, 2026	Tuesday		\$ 75.95	12	\$ 911.40
April 15, 2026	Wednesday		\$ 75.95	12	\$ 911.40
April 16, 2026	Thursday		\$ 75.95	12	\$ 911.40
April 17, 2026	Friday		\$ 75.95	12	\$ 911.40
April 18, 2026	Saturday		\$ 75.95	12	\$ 911.40
April 19, 2026	Sunday		\$ 75.95	12	\$ 911.40
April 20, 2026	Monday		\$ 75.95	12	\$ 911.40
April 21, 2026	Tuesday		\$ 75.95	12	\$ 911.40
April 22, 2026	Wednesday		\$ 75.95	12	\$ 911.40
April 23, 2026	Thursday		\$ 75.95	12	\$ 911.40
April 24, 2026	Friday		\$ 75.95	12	\$ 911.40
April 25, 2026	Saturday		\$ 75.95	12	\$ 911.40
April 26, 2026	Sunday		\$ 75.95	12	\$ 911.40
April 27, 2026	Monday		\$ 75.95	12	\$ 911.40
April 28, 2026	Tuesday		\$ 75.95	12	\$ 911.40
April 29, 2026	Wednesday		\$ 75.95	12	\$ 911.40
April 30, 2026	Thursday		\$ 75.95	12	\$ 911.40
May 1, 2026	Friday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
May 2, 2026	Saturday		\$ 75.95	12	\$ 911.40
May 3, 2026	Sunday		\$ 75.95	12	\$ 911.40
May 4, 2026	Monday		\$ 75.95	12	\$ 911.40
May 5, 2026	Tuesday		\$ 75.95	12	\$ 911.40
May 6, 2026	Wednesday		\$ 75.95	12	\$ 911.40
May 7, 2026	Thursday		\$ 75.95	12	\$ 911.40
May 8, 2026	Friday		\$ 75.95	12	\$ 911.40
May 9, 2026	Saturday		\$ 75.95	12	\$ 911.40
May 10, 2026	Sunday		\$ 75.95	12	\$ 911.40
May 11, 2026	Monday		\$ 75.95	12	\$ 911.40
May 12, 2026	Tuesday		\$ 75.95	12	\$ 911.40
May 13, 2026	Wednesday		\$ 75.95	12	\$ 911.40
May 14, 2026	Thursday		\$ 75.95	12	\$ 911.40
May 15, 2026	Friday		\$ 75.95	12	\$ 911.40
May 16, 2026	Saturday		\$ 75.95	12	\$ 911.40
May 17, 2026	Sunday		\$ 75.95	12	\$ 911.40
May 18, 2026	Monday		\$ 75.95	12	\$ 911.40
May 19, 2026	Tuesday		\$ 75.95	12	\$ 911.40
May 20, 2026	Wednesday		\$ 75.95	12	\$ 911.40
May 21, 2026	Thursday		\$ 75.95	12	\$ 911.40
May 22, 2026	Friday		\$ 75.95	12	\$ 911.40
May 23, 2026	Saturday		\$ 75.95	12	\$ 911.40
May 24, 2026	Sunday		\$ 75.95	12	\$ 911.40
May 25, 2026	Monday	Memorial Day	\$ 113.93	12	\$ 1,367.10
May 26, 2026	Tuesday		\$ 75.95	12	\$ 911.40
May 27, 2026	Wednesday		\$ 75.95	12	\$ 911.40
May 28, 2026	Thursday		\$ 75.95	12	\$ 911.40
May 29, 2026	Friday		\$ 75.95	12	\$ 911.40
May 30, 2026	Saturday		\$ 75.95	12	\$ 911.40
May 31, 2026	Sunday		\$ 75.95	12	\$ 911.40
June 1, 2026	Monday		\$ 75.95	12	\$ 911.40
June 2, 2026	Tuesday		\$ 75.95	12	\$ 911.40
June 3, 2026	Wednesday		\$ 75.95	12	\$ 911.40
June 4, 2026	Thursday		\$ 75.95	12	\$ 911.40
June 5, 2026	Friday		\$ 75.95	12	\$ 911.40
June 6, 2026	Saturday		\$ 75.95	12	\$ 911.40
June 7, 2026	Sunday		\$ 75.95	12	\$ 911.40
June 8, 2026	Monday		\$ 75.95	12	\$ 911.40
June 9, 2026	Tuesday		\$ 75.95	12	\$ 911.40
June 10, 2026	Wednesday		\$ 75.95	12	\$ 911.40
June 11, 2026	Thursday		\$ 75.95	12	\$ 911.40
June 12, 2026	Friday		\$ 75.95	12	\$ 911.40
June 13, 2026	Saturday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
June 14, 2026	Sunday		\$ 75.95	12	\$ 911.40
June 15, 2026	Monday		\$ 75.95	12	\$ 911.40
June 16, 2026	Tuesday		\$ 75.95	12	\$ 911.40
June 17, 2026	Wednesday		\$ 75.95	12	\$ 911.40
June 18, 2026	Thursday		\$ 75.95	12	\$ 911.40
June 19, 2026	Friday		\$ 75.95	12	\$ 911.40
June 20, 2026	Saturday		\$ 75.95	12	\$ 911.40
June 21, 2026	Sunday		\$ 75.95	12	\$ 911.40
June 22, 2026	Monday		\$ 75.95	12	\$ 911.40
June 23, 2026	Tuesday		\$ 75.95	12	\$ 911.40
June 24, 2026	Wednesday		\$ 75.95	12	\$ 911.40
June 25, 2026	Thursday		\$ 75.95	12	\$ 911.40
June 26, 2026	Friday		\$ 75.95	12	\$ 911.40
June 27, 2026	Saturday		\$ 75.95	12	\$ 911.40
June 28, 2026	Sunday		\$ 75.95	12	\$ 911.40
June 29, 2026	Monday		\$ 75.95	12	\$ 911.40
June 30, 2026	Tuesday		\$ 75.95	12	\$ 911.40
July 1, 2026	Wednesday		\$ 75.95	12	\$ 911.40
July 2, 2026	Thursday		\$ 75.95	12	\$ 911.40
July 3, 2026	Friday		\$ 75.95	12	\$ 911.40
July 4, 2026	Saturday	Independence Day	\$ 113.93	12	\$ 1,367.10
July 5, 2026	Sunday		\$ 75.95	12	\$ 911.40
July 6, 2026	Monday		\$ 75.95	12	\$ 911.40
July 7, 2026	Tuesday		\$ 75.95	12	\$ 911.40
July 8, 2026	Wednesday		\$ 75.95	12	\$ 911.40
July 9, 2026	Thursday		\$ 75.95	12	\$ 911.40
July 10, 2026	Friday		\$ 75.95	12	\$ 911.40
July 11, 2026	Saturday		\$ 75.95	12	\$ 911.40
July 12, 2026	Sunday		\$ 75.95	12	\$ 911.40
July 13, 2026	Monday		\$ 75.95	12	\$ 911.40
July 14, 2026	Tuesday		\$ 75.95	12	\$ 911.40
July 15, 2026	Wednesday		\$ 75.95	12	\$ 911.40
July 16, 2026	Thursday		\$ 75.95	12	\$ 911.40
July 17, 2026	Friday		\$ 75.95	12	\$ 911.40
July 18, 2026	Saturday		\$ 75.95	12	\$ 911.40
July 19, 2026	Sunday		\$ 75.95	12	\$ 911.40
July 20, 2026	Monday		\$ 75.95	12	\$ 911.40
July 21, 2026	Tuesday		\$ 75.95	12	\$ 911.40
July 22, 2026	Wednesday		\$ 75.95	12	\$ 911.40
July 23, 2026	Thursday		\$ 75.95	12	\$ 911.40
July 24, 2026	Friday		\$ 75.95	12	\$ 911.40
July 25, 2026	Saturday		\$ 75.95	12	\$ 911.40
July 26, 2026	Sunday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
July 27, 2026	Monday		\$ 75.95	12	\$ 911.40
July 28, 2026	Tuesday		\$ 75.95	12	\$ 911.40
July 29, 2026	Wednesday		\$ 75.95	12	\$ 911.40
July 30, 2026	Thursday		\$ 75.95	12	\$ 911.40
July 31, 2026	Friday		\$ 75.95	12	\$ 911.40
August 1, 2026	Saturday		\$ 75.95	12	\$ 911.40
August 2, 2026	Sunday		\$ 75.95	12	\$ 911.40
August 3, 2026	Monday		\$ 75.95	12	\$ 911.40
August 4, 2026	Tuesday		\$ 75.95	12	\$ 911.40
August 5, 2026	Wednesday		\$ 75.95	12	\$ 911.40
August 6, 2026	Thursday		\$ 75.95	12	\$ 911.40
August 7, 2026	Friday		\$ 75.95	12	\$ 911.40
August 8, 2026	Saturday		\$ 75.95	12	\$ 911.40
August 9, 2026	Sunday		\$ 75.95	12	\$ 911.40
August 10, 2026	Monday		\$ 75.95	12	\$ 911.40
August 11, 2026	Tuesday		\$ 75.95	12	\$ 911.40
August 12, 2026	Wednesday		\$ 75.95	12	\$ 911.40
August 13, 2026	Thursday		\$ 75.95	12	\$ 911.40
August 14, 2026	Friday		\$ 75.95	12	\$ 911.40
August 15, 2026	Saturday		\$ 75.95	12	\$ 911.40
August 16, 2026	Sunday		\$ 75.95	12	\$ 911.40
August 17, 2026	Monday		\$ 75.95	12	\$ 911.40
August 18, 2026	Tuesday		\$ 75.95	12	\$ 911.40
August 19, 2026	Wednesday		\$ 75.95	12	\$ 911.40
August 20, 2026	Thursday		\$ 75.95	12	\$ 911.40
August 21, 2026	Friday		\$ 75.95	12	\$ 911.40
August 22, 2026	Saturday		\$ 75.95	12	\$ 911.40
August 23, 2026	Sunday		\$ 75.95	12	\$ 911.40
August 24, 2026	Monday		\$ 75.95	12	\$ 911.40
August 25, 2026	Tuesday		\$ 75.95	12	\$ 911.40
August 26, 2026	Wednesday		\$ 75.95	12	\$ 911.40
August 27, 2026	Thursday		\$ 75.95	12	\$ 911.40
August 28, 2026	Friday		\$ 75.95	12	\$ 911.40
August 29, 2026	Saturday		\$ 75.95	12	\$ 911.40
August 30, 2026	Sunday		\$ 75.95	12	\$ 911.40
August 31, 2026	Monday		\$ 75.95	12	\$ 911.40
September 1, 2026	Tuesday		\$ 75.95	12	\$ 911.40
September 2, 2026	Wednesday		\$ 75.95	12	\$ 911.40
September 3, 2026	Thursday		\$ 75.95	12	\$ 911.40
September 4, 2026	Friday		\$ 75.95	12	\$ 911.40
September 5, 2026	Saturday		\$ 75.95	12	\$ 911.40
September 6, 2026	Sunday		\$ 75.95	12	\$ 911.40
September 7, 2026	Monday	Labor Day	\$ 113.93	12	\$ 1,367.10
September 8, 2026	Tuesday		\$ 75.95	12	\$ 911.40

## Extended-Day Shifts (12x7) In-Home Personal Care

<u>Calendar Date</u>	<u>Day of Week</u>	<u>Holiday</u>	<u>Hourly Rate</u>	<u>Hours</u>	<u>Daily Charge</u>
September 9, 2026	Wednesday		\$ 75.95	12	\$ 911.40
September 10, 2026	Thursday		\$ 75.95	12	\$ 911.40
September 11, 2026	Friday		\$ 75.95	12	\$ 911.40
September 12, 2026	Saturday		\$ 75.95	12	\$ 911.40
September 13, 2026	Sunday		\$ 75.95	12	\$ 911.40
September 14, 2026	Monday		\$ 75.95	12	\$ 911.40
September 15, 2026	Tuesday		\$ 75.95	12	\$ 911.40
September 16, 2026	Wednesday		\$ 75.95	12	\$ 911.40
September 17, 2026	Thursday		\$ 75.95	12	\$ 911.40
September 18, 2026	Friday		\$ 75.95	12	\$ 911.40
September 19, 2026	Saturday		\$ 75.95	12	\$ 911.40
September 20, 2026	Sunday		\$ 75.95	12	\$ 911.40
September 21, 2026	Monday		\$ 75.95	12	\$ 911.40
September 22, 2026	Tuesday		\$ 75.95	12	\$ 911.40
September 23, 2026	Wednesday		\$ 75.95	12	\$ 911.40
September 24, 2026	Thursday		\$ 75.95	12	\$ 911.40
September 25, 2026	Friday		\$ 75.95	12	\$ 911.40
September 26, 2026	Saturday		\$ 75.95	12	\$ 911.40
September 27, 2026	Sunday		\$ 75.95	12	\$ 911.40
September 28, 2026	Monday		\$ 75.95	12	\$ 911.40
September 29, 2026	Tuesday		\$ 75.95	12	\$ 911.40
September 30, 2026	Wednesday		\$ 75.95	12	\$ 911.40

<b>Annual Subtotal:</b>	\$	338,585.10
<b>Hawaii GET (4.712%)</b>	\$	15,954.13

**Annual Total:**

\$ 354,539.23

From: October 1, 2025, To: September 30, 2026

### Legend

- Weekend
Weekday/end shifts are standard (\$79.95/hr)
- Holidays
Holidays are charged at 1½x standard (\$113.93/hr)



## **Section #6:**

### **The Gross-Up Mandate & Net-Liquidity Protection**

**[Taxation/Fiscal Strategy]**

Calculation of the mandatory Gross-Up requirements to account for Federal and State tax liabilities on the annual draw. This section ensures “Principal Perpetuity” by preventing tax-induced erosion of the 5.35%-5.50% yield, guaranteeing the net-operating disbursement meets the actual clinical and infrastructure costs.

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# The Gross-Up Mandate & Net-Liquidity Protection

## I. Strategic Objective

The fundamental objective of the Gross-Up Mandate is to safeguard The Kaydi M.K Kim SNT against the erosive effects of Federal and State taxation. To achieve “Principal Perpetuity,” the investment yield must not only cover the \$350,000+ 12x7x365 specialized care model as well as the \$150,000 Annual Asset Reserve (\$500,000 annual total) but must also account for the tax liabilities inherent in annual disbursements. This section establishes the fiscal architecture required to ensure the net-operating disbursement remains identical to the actual clinical requirements and infrastructure support costs, preventing any depletion of the foundational endowment (principal).

## II. The Fiscal Problem (Tax Erosion Risk)

Traditional financial modeling often fails to account for the “Tax Gap”—the difference between a gross investment return and the net liquidity available for care. Without a calibrated Gross-Up strategy, a 5.35%-5.50% yield would be effectively reduced by an estimated 25%-35% due to combined Federal and Hawaii State taxes. This erosion would force the Trust to dip into the principal to meet operational demands, creating a “Death Spiral” that would exhaust the fund long before Kaydi’s 70-year life horizon is reached.

## III. The Gross-Up Solution

The Net-Liquidity Protection model employs a mathematical “2x Gross-Up” to the \$10 Million Initial Endowment Principal. This strategy ensures the **Grossed-Up \$20 Million Foundational OPEX Endowment** is sized to generate a gross yield sufficient to satisfy the following:

- Federal Income Tax Liabilities: Accounting for the specific tax brackets applicable to Special Needs Trust disbursements.
- State of Hawaii Tax Obligations: Mitigating the impact of local taxation on the Trust’s annual yield.
- Inflationary Buffering: Maintaining the purchasing power of the net disbursement over seven decades.

Fiscal Component	Strategic Mitigation
Yield Protection	Mandatory 5.35%-5.50% Hybrid Investment Strategy to outpace tax erosion.
Principal Perpetuity	Zero-draw on principal by accounting for tax as an operational expense.
Liquidity Guarantee	Net disbursements mathematically guaranteed to meet 100% of clinical needs.

#### **IV. Conclusion & Call to Action**

The Gross-Up Mandate & Net-Liquidity Protection provides the final layer of institutional resilience for the Trust. By integrating tax-liability protection directly into the foundational endowment target, the Executive Fiduciary ensures that The Kaydi M.K. Kim SNT remains solvent, liquid, and operational for the full duration of the 70-year horizon. This fiscal rigor transitions the Trust from a standard financial account into a self-sustaining, tax-efficient Family Office.

“Securing the net ensures the survival of the Ward.”

# Legal Review & Vetting

## I. Strategic Objective

The objective of this section is to provide assurances that this **Institutional Due Diligence Package (IDDP)** architecture is legally sound, fiscally vetted, and clinically justified. This section serves as the formal “Counsel-Vetted” verification of the Chief Executive Fiduciary’s mandates, ensuring that all proposed strategies comply with the requirements of The Kaydi M.K. Kim Special Needs Trust (SNT) under State of Hawaii law and fiduciary duty.

## II. Scope of Vetting

The materials contained within this Institutional Due Diligence Package (IDDP) have undergone a comprehensive review by **Parlin Law P.C.** The scope of this vetting includes:

- **Fiduciary Mandate Verification:** Legal confirmation of Jeffrey P. Kim’s standing as the Sole Legal Guardian of Kaydi M.K. Kim and Chief Executive Fiduciary of The Kaydi M.K. Kim SNT.
- **Clinical Necessity Validation:** Review of the medical evidence justifying the 12 x 7 x 365 RN-led care model as a non-discretionary requirement for the Ward’s survival.
- **Fiscal Strategy Audit:** Legal review of the **\$22.6 Million Gross-Up Mandate**, verifying that the tax-mitigation and principal-perpetuity strategies are essential for long-term solvency.
- **Governance Oversight Compliance:** Vetting of the multi-party oversight structure, including the roles of Successor Trustees, Trust Protectors, and the Advisory Panel.

## III. Fiduciary Attestation

This section documents the formal transition from a familial care model to an institutional Family Office. The vetting process ensures that:

1. The **Strategic Pilot Program** adheres to the “Best Interests of the Ward” clauses of the existing Adult Child Guardianship Court Order [[Section #4](#)].
2. All asset conveyances and de-risking maneuvers are structured to withstand institutional audit.
3. The Succession & Continuity Plan intended to mitigate Severe Key Person Risk will be documented in the Fiduciary Management & Oversight Addendum (FMOA), which is currently a work-in-progress.

## IV. Legal Standing

All claims, calculations and projections contained herein have been reviewed by **Parlin Law P.C.** This vetting provides the necessary legal validation to ensure that third-party stakeholders—

including financial institutions, government entities, and private corporations—recognize the sovereign authority of the Trust mandates.

Reviewed by:

A handwritten signature in black ink, consisting of a series of loops and a horizontal line at the top, resembling the name 'Lindsey Parlin'.

Lindsey Parlin, JD, MSLA, LLM  
Attorney and Counselor at Law  
Parlin Law P.C.  
Counsel for the Chief Executive Fiduciary

Date Signed by Counsel: April 20, 2026