For each account, there will be SWAGs:

1. How much tax will be due at the end of the year, based on non-cash at beginning of year (5%)
2. Cost of conversion of non-cash to cash (12%).
3. Growth in value of non-cash (8%).
4. Growth in value of cash (3%).
5. Income generated and directed to cash, based on non-cash (2%).
6. Income generated and re-invested in non-cash, based on non-cash (4%).
7. Tax on generated income (10%)

To get from the mid-year mark to EOY, we:

1. Grow the non-cash.
2. Generate income and direct it to cash and non-cash.
3. Add existing income (including Capital Gains) to all generated income, compute the tax, and subtract it from cash, then add generated income to cash.
4. Add income generated and re-invested in non-cash to non-cash.

To get from one year to the next:

1. Grow the non-cash.
2. Generate income and direct it to cash and non-cash.
3. Add existing income (including Capital Gains) to all generated income, compute the tax, and subtract it from cash, then add generated income to cash.