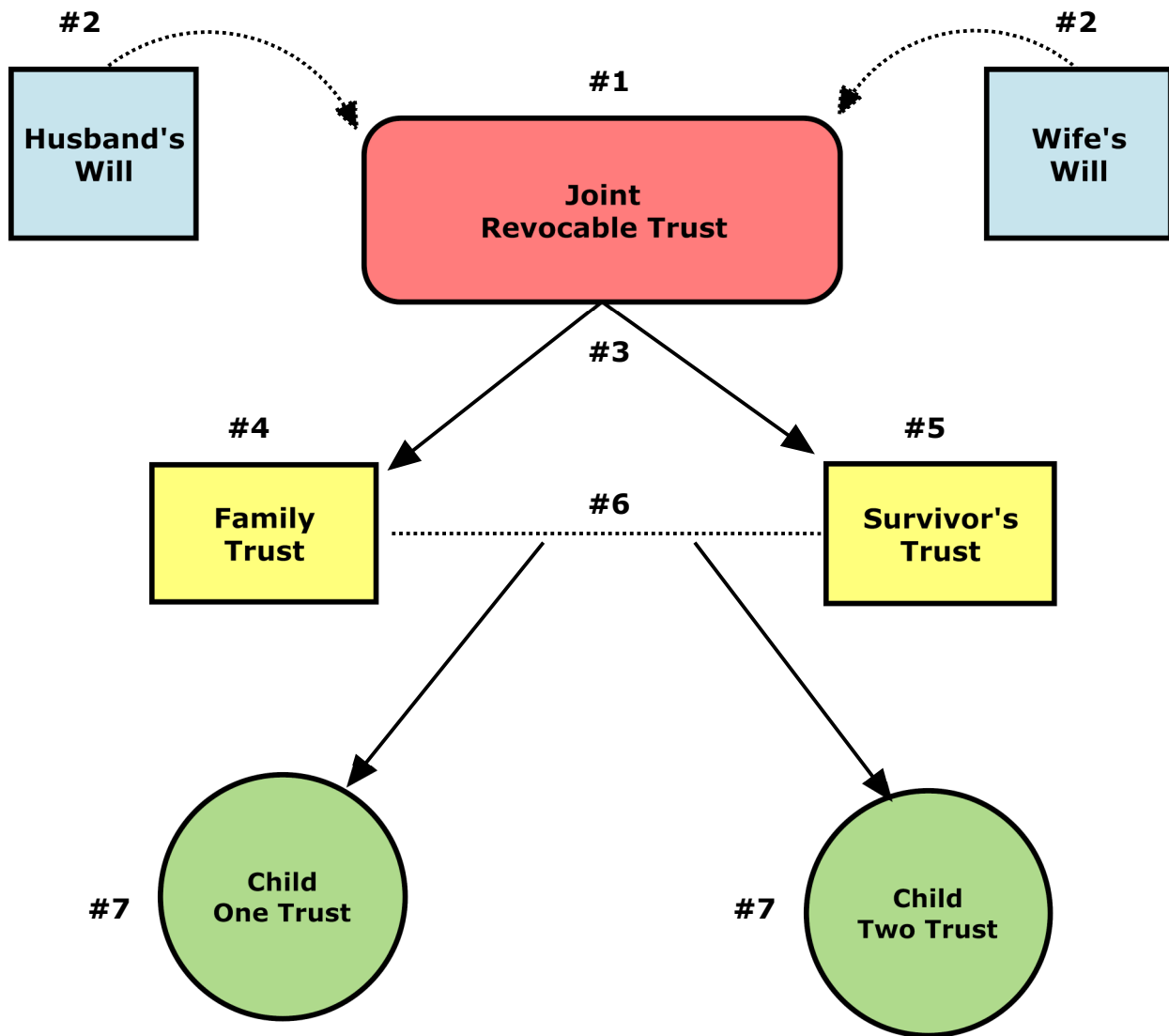


# Trust Plan with Estate Tax Planning



**#1: Joint Revocable Trust during lifetimes of both Husband and Wife.**

**#2: Pour-over Wills transfer assets to the trust after death (if not transferred to the trust before the death of the second spouse to die).**

**#3: After death of first spouse to die, the joint trust dissolves and assets are split between the Family and Survivor's Trusts.**

**#4: Family Trust preserves the estate tax exemption of the first spouse to die. Surviving spouse can use assets for health, education, maintenance and support.**

**#5: Surviving spouse can use Survivor's Trust assets for any purpose.**

**#6: Upon death of the second spouse to die, assets in the Family Trust and Survivor's Trust are combined and divided equally between the children's trusts.**

**#7: Trustee may distribute money to the children for their health, education maintenance and support. Plus, principal distributions at 30, 35, 40 and 45.**