

# Estate Tax Planning for Couples

**One trust, which  
settlers can  
amend or revoke**

Revocable  
Living Trust

**First Death**

**Survivor's assets.  
Survivor may  
amend or revoke**

**Applicable  
Exclusion  
Amount**

Survivor's Trust

Exclusion Trust

Marital Trust

No tax upon death of 1st  
spouse to die

**Second Death**

Residuary  
Beneficiaries

**Applicable Exclusion**  
2002-2003=\$1,000.000  
2004-2005=\$1,500.000  
2006-2008=\$2,000.000  
2009=\$3,500.000  
2010=unlimited  
2011 & Later=\$1,000.000