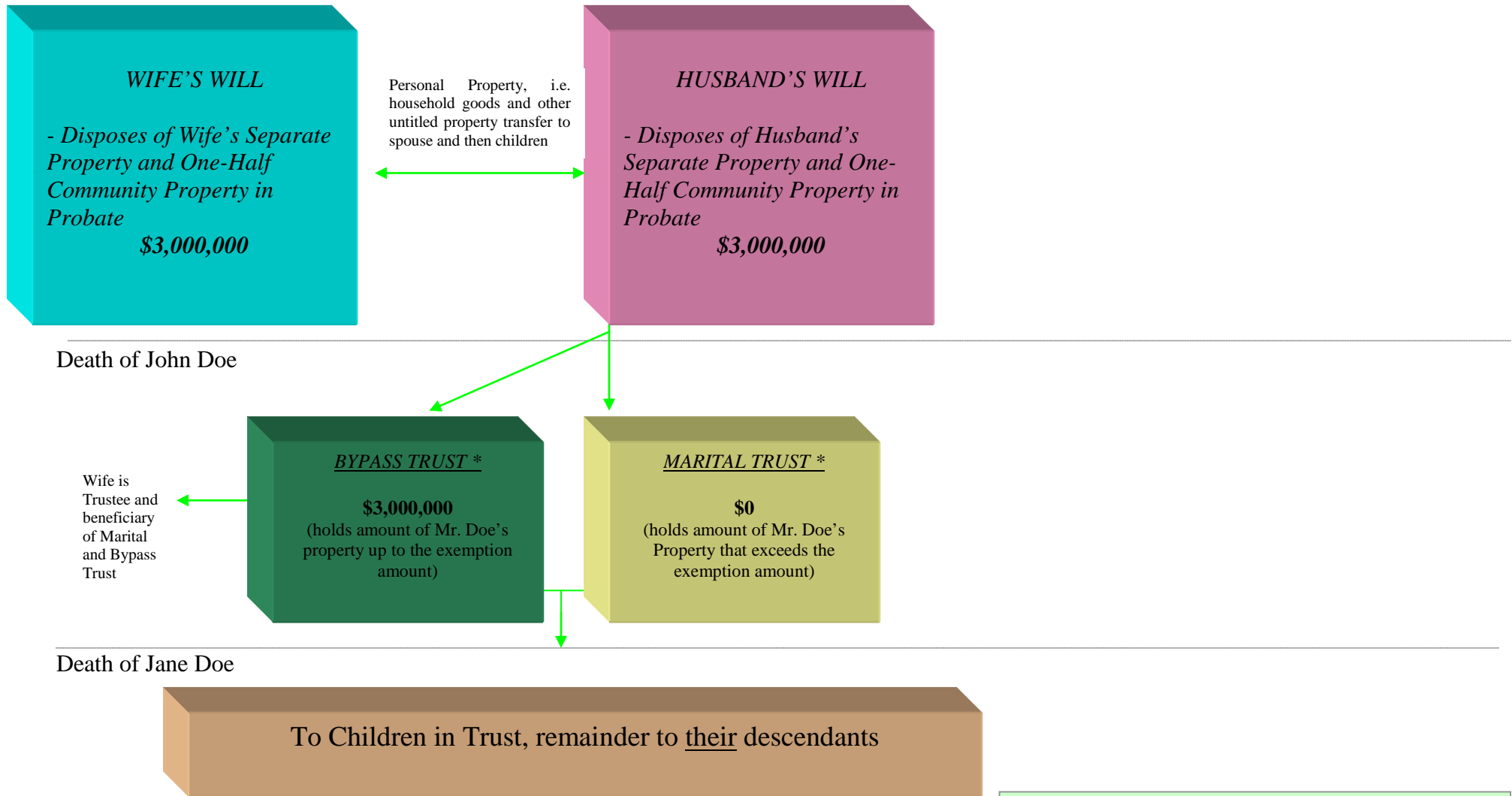


# ESTATE PLAN OF JOHN AND JANE DOE TAX PLANNED WILLS AND ILIT

Using \$6M Estate and \$5M Estate Tax Exemption



- \*BENEFITS OF THE TRUSTS INCLUDE:**
- Protection from Creditors. The trust assets are exempt from the claims of your beneficiaries' creditors
  - Protection from Future Spouses. The trust assets are protected from the future spouses and ex-spouses of the beneficiary
  - Control From the Grave. Upon the beneficiary's death, trust assets pass to the person designated by such beneficiary or to his or her descendants
  - Estate Taxes. The trust assets will not be subject to estate tax in the beneficiaries' estates (Note: This does not apply to the Marital Trust).

Estate Tax Planning Benefits: (Utilizing 2011 \$5,000,000 exemption)	
- Value of Estate:	\$ 6,000,000
- Estate Taxes before planning:	\$ 350,000
- Estate Taxes after planning:	\$ 0
- Estate Taxes Savings:	\$ 350,000
<b>- Total to Beneficiaries):</b>	<b>\$ 6,000,000</b>