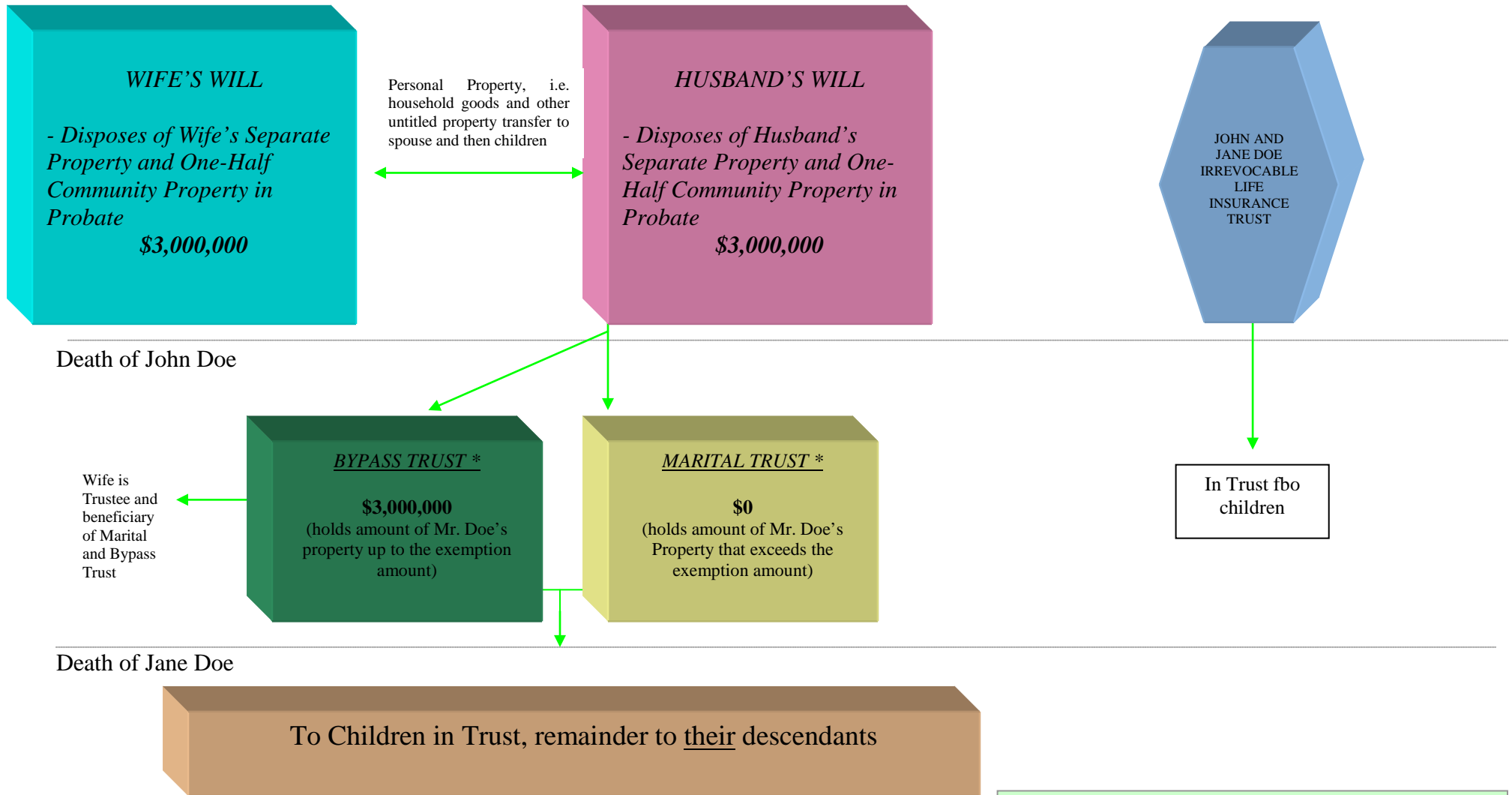


ESTATE PLAN OF JOHN AND JANE DOE TAX PLANNED WILLS AND ILIT

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 |
| - Total to Beneficiaries): | \$ 6,000,000 |