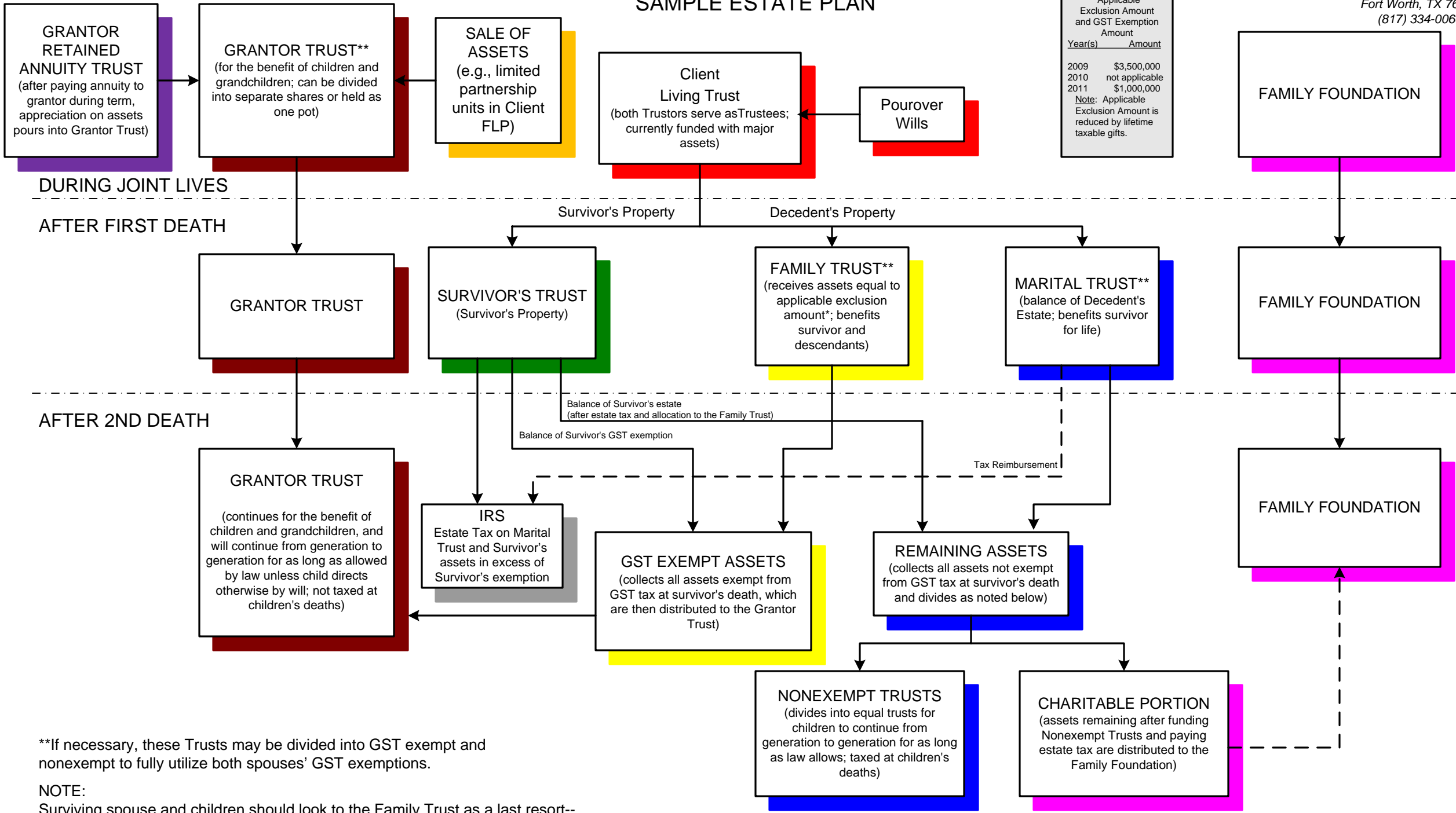


SAMPLE ESTATE PLAN

*Applicable Exclusion Amount and GST Exemption Amount	
Year(s)	Amount
2009	\$3,500,000
2010	not applicable
2011	\$1,000,000

Note: Applicable Exclusion Amount is reduced by lifetime taxable gifts.



**If necessary, these Trusts may be divided into GST exempt and nonexempt to fully utilize both spouses' GST exemptions.

NOTE:
 Surviving spouse and children should look to the Family Trust as a last resort-- i.e. allow the Family Trust to appreciate because it escapes tax at death.