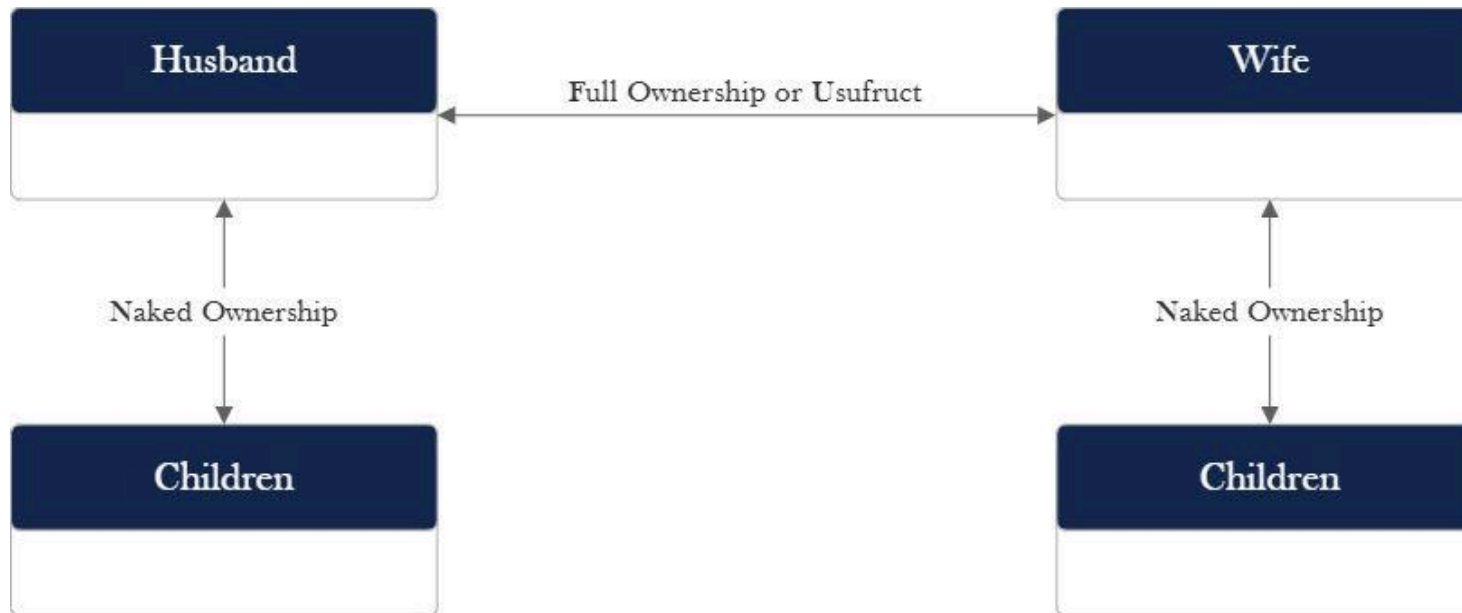




BASIC ESTATE PLAN

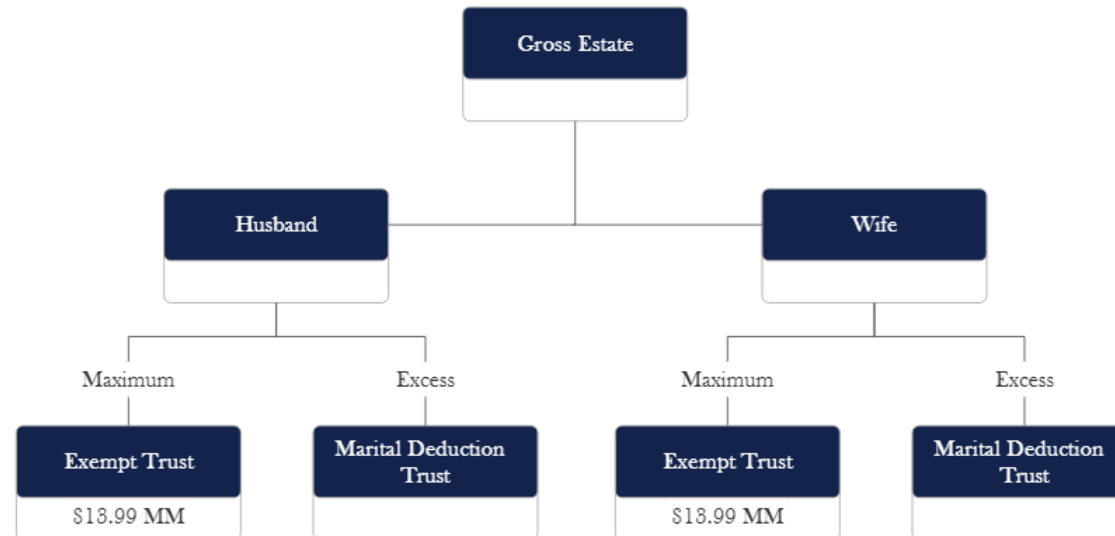


Value to Our Clients

- You control the disposition of your assets, not the state
- You name an independent Executor/Executrix to manage your Succession without court oversight, not the courts
- You name someone to raise your minor children if applicable, and avoid family fights over this decision
- Disinherit provision if anyone challenges your capacity to make these documents, avoiding costly litigation
- Living Will, General Power of Attorney, and Healthcare Power of Attorney to protect you in the event of a serious illness or disability



TAX AND ASSET PROTECTION PLAN - FOUNDATIONAL DOCUMENTS



Value to Our Clients

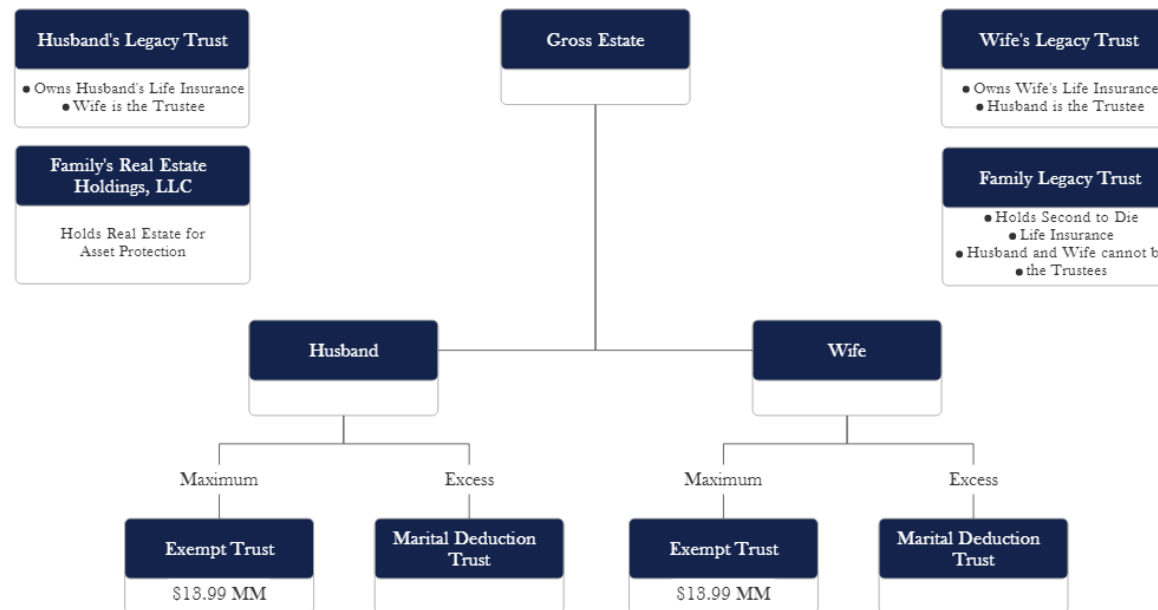
All the benefits of the Basic Estate Plan plus:

- Can maintain control of all assets for as long as husband and wife are alive
- No estate taxes until the second death
- Trusts do not get funded until death
- Wills/Trusts can be changed at any time as long as you are alive and competent
- The surviving spouse owns their share of the assets, can control the deceased spouse's trusts, and gets all income from the trusts

- Trusts can continue for the longest term allowed by law to offer maximum asset protection for future generations
- At death, assets held in trust are protected to the maximum extent allowed by law from creditors and divorcing spouses of your children
- Living Will, General Power of Attorney, and Healthcare Power of Attorney to protect you in the event of a serious disability



TAX AND ASSET PROTECTION PLAN - PREFERRED

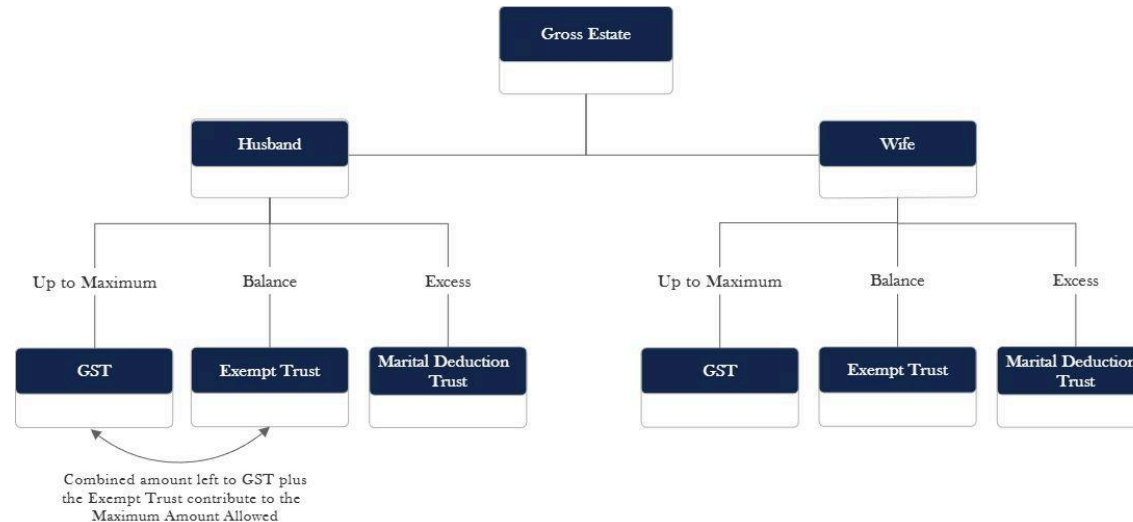


Value to Our Clients

- You maintain control of all assets for as long as you or your spouse live
- No estate taxes until the second death
- Testamentary Trusts do not get funded until death
- Wills/Testamentary Trusts can be changed at any time as long as you are alive and competent
- The surviving spouse owns their share of the assets, can control the deceased spouse's trusts, and gets all income from the trusts
- Trusts can continue for the longest term allowed by law to offer maximum asset protection for future generations
- At death, assets held in trust are protected to the maximum extent allowed by law from creditors and divorcing spouses of your children
- Living Will, General Power of Attorney, and Healthcare Power of Attorney to protect you in the event of a serious disability
- Disinherit provision if anyone challenges your capacity to make these documents
- LLC will own real estate currently titled in the client's name individually, which protects clients' personal assets from liabilities associated with real estate and protects real estate from liabilities incurred by husband and wife
- Legacy Trust to own the Life Insurance Policies so that Life Insurance proceeds received are income and estate tax-free
- Individual policies can be placed into a spousal access trust
- Second to die policies must be placed into trust with a non-insured trustee

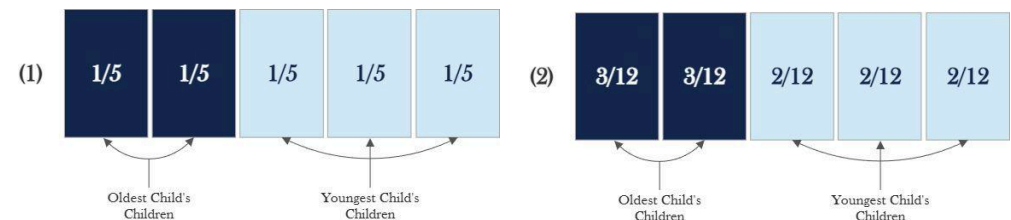


TAX AND ASSET PROTECTION PLAN - GST



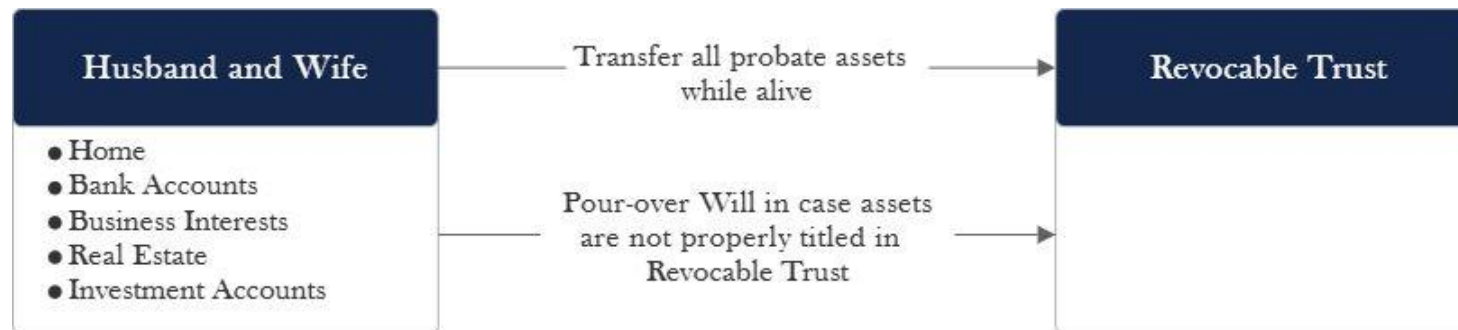
Value to Our Clients

- Can maintain control of all assets for as long as husband and wife are alive
- No estate taxes until the second death
- Trusts do not get funded until death
- Wills/Trusts can be changed at any time as long as you are alive and competent
- The surviving spouse owns their share of the assets, can control the deceased spouse's trusts, and gets all income from the trusts
- Trusts can continue for the longest term allowed by law to offer maximum asset protection for future generations
- At death, assets held in trust are protected to the maximum extent allowed by law from creditors and divorcing spouses of your children
- Living Will, General Power of Attorney, and Healthcare Power of Attorney to protect you in the event of a serious disability
- Disinherit provision if anyone challenges your capacity to make these documents
- Total amount left to GST & Exempt Trust cannot exceed exemption amount (\$7,000,000 to \$13.99MM)
- Assets held in GST escape estate tax at your death and at your children's death
- Your children can get income from GST trust after both spouses pass and control the trusts during their lifetime
- GST Trusts can be either split equally between grandchildren (1) or can be divided by roots (2)





PRIVACY PROTECTION ESTATE PLAN

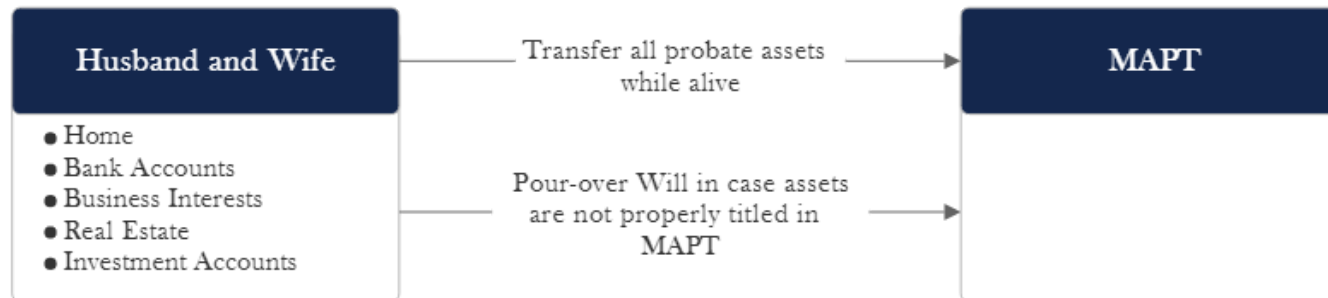


Value to Our Clients

- You and your spouse maintain control of all assets for as long as you are alive
- No estate taxes until the second death
- All probate assets are transferred to Revocable Trust while you are alive
- Wills/Trusts can be changed at any time as long as you are alive and competent
- The surviving spouse owns their share of the assets, can control the deceased spouse's trusts, and gets all income from the trusts
- Trusts can become irrevocable at death and continue for the longest term allowed by law to offer maximum asset protection for future generations
- Avoids having the value and description of all of your assets being made public in a Succession proceeding
- At death, assets held in trust are protected to the maximum extent allowed by law from creditors and divorcing spouses of your children
- Living Will, General Power of Attorney, and Healthcare Power of Attorney to protect you in the event of a serious disability
- Disinherit provision if anyone challenges your capacity to make these documents
- Revocable Trusts will provide for the management of your assets at your disability or death
- Revocable Trusts do not provide asset protection while both spouses are alive



MEDICAID ASSET PROTECTION TRUST (MAPT)



Value to Our Clients

- All assets that you wish to protect from long term care costs are transferred to the MAPT
- You can appoint a child or other person to control the trust and be the beneficiaries of the trust. You do lose control by transferring assets to the trust but your family can control it as trustee.
- Wills/Trusts can be changed at any time as long as you are alive and competent
- Trusts are irrevocable immediately and after death and continue for the longest term allowed by law to offer maximum asset protection for future generations
- Avoids probate and having the value and description of all of your assets being made public in a Succession proceeding
- At death, assets held in trust are protected to the maximum extent allowed by law from creditors and divorcing spouses of your children
- Living Will, General Power of Attorney, and Healthcare Power of Attorney to protect you in the event of a serious disability
- Disinherit provision if anyone challenges your capacity to make these documents
- MAPT will provide for the management of your assets at your disability or death
- MAPTs do provide asset protection while both spouses are alive