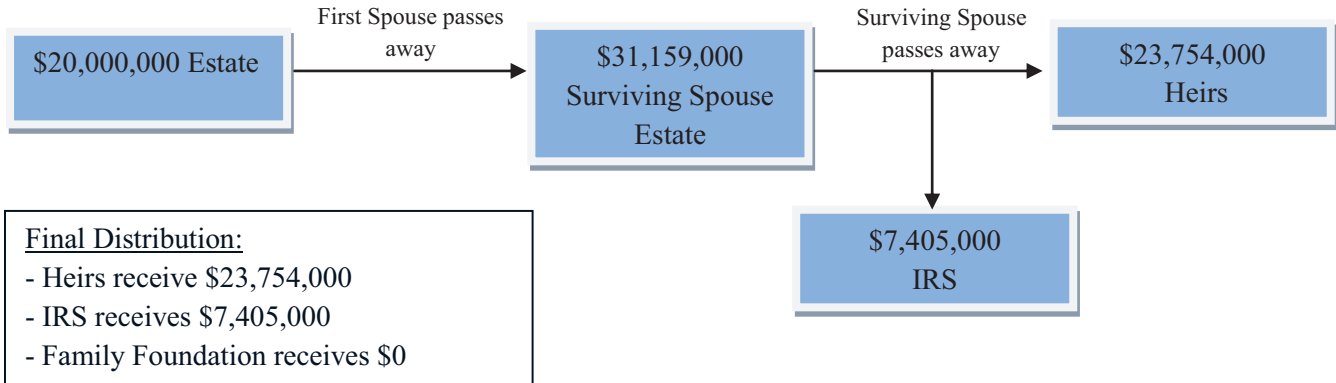


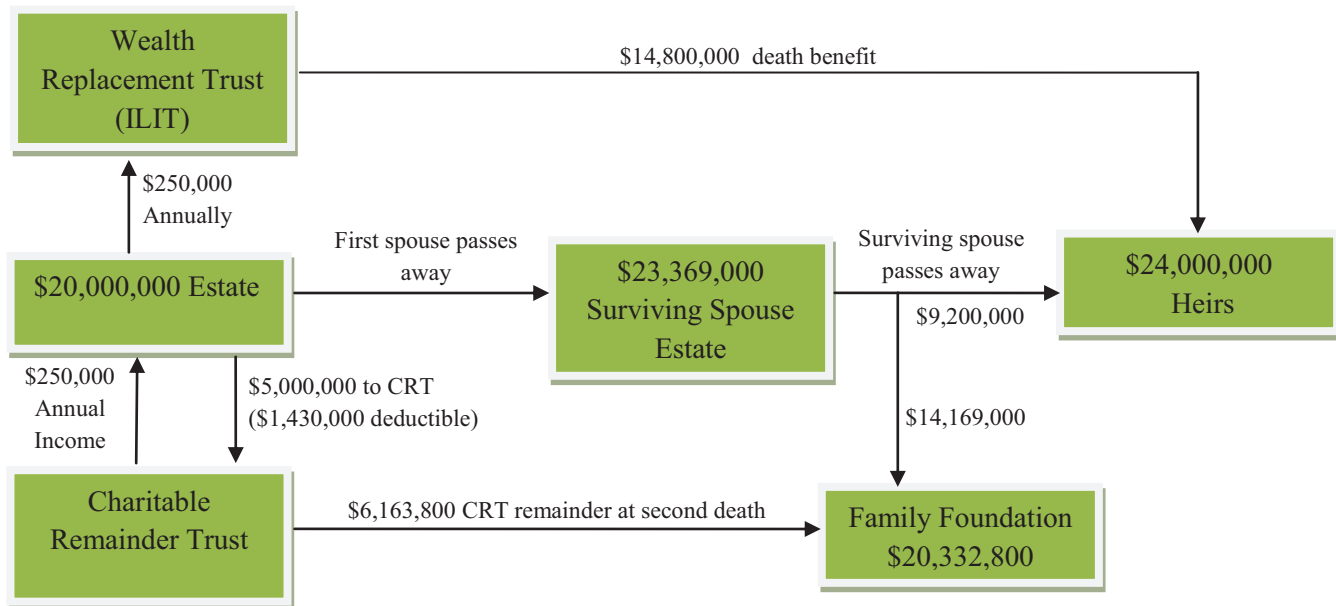
Wealth Transfer Strategies

Minimizing the Estate Tax CRT / ILIT Combination

NO PLAN



CRT / ILIT Combination



Final Distribution:

- Heirs receive \$24,000,000
- IRS receives \$0
- Family Foundation receives \$20,332,800

Assumptions:

- Estate grows at 3% net after taxes and expenses
- Last surviving spouse passes away in 15 years
- Provisions of 2010 Tax Relief Act remain in effect including \$5,000,000 estate tax exemption per person (indexed) and portable exemption between spouses
- IRC Sec. 7520 rate of 2.8%
- Sample clients, male age 70, female age 69
- Life insurance policy is a second-to-die universal life

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