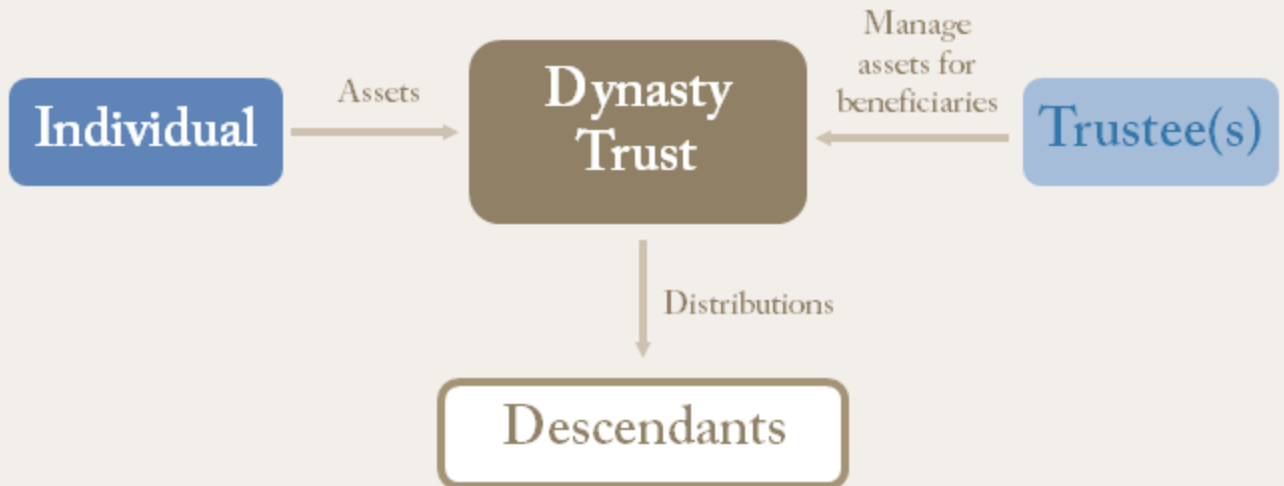


Dynasty Trusts for Descendants

CHALLENGE: Provide tax-advantaged, protected nest egg for children, grandchildren, and further generations.

SOLUTION:



BENEFITS:

- Remove assets and future appreciation from estate and exempt them from generation-skipping transfer tax.
- Establish standards for distributions to descendants that provide for their genuine needs, while preserving their ambition and perpetuating grantor's values over multiple generations.
- Provide some protection for assets from descendants' creditors (including spouses in a divorce).