

Spousal Limited Access Trust

CHALLENGE: Fund tax-advantaged, protected nest egg while preserving availability of assets for needs of spouse and descendants.

SOLUTION:



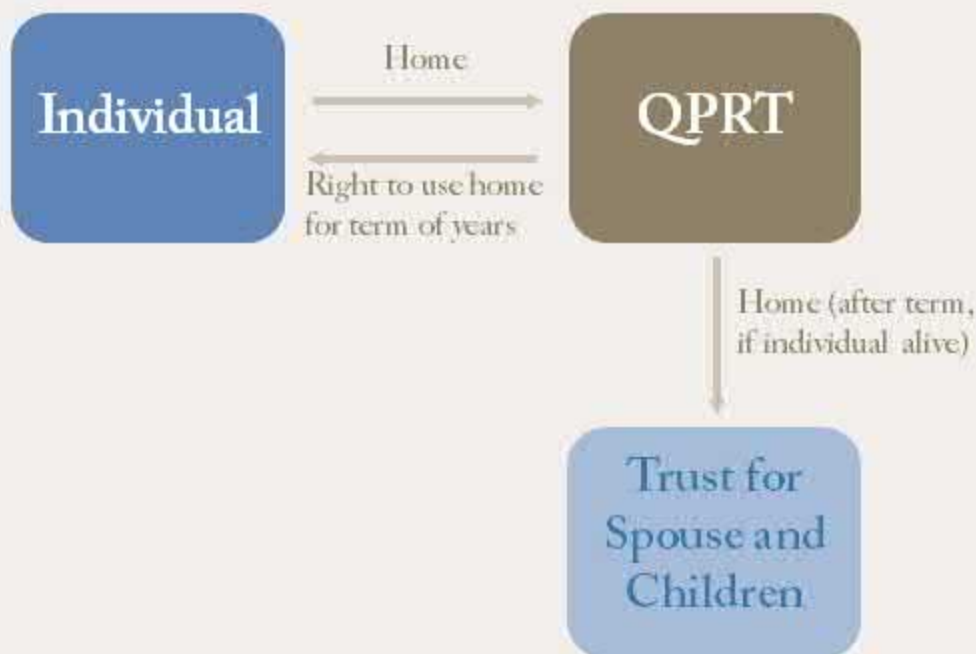
BENEFITS:

- Remove assets and future appreciation from estate and, if desired, exempt them from GST tax while making them available for needs of spouse and descendants.
- Provide some protection from claims of any future creditors.
- Tax ongoing trust investment income to individual instead of the trust to maximize trust value.

Qualified Personal Residence Trust

CHALLENGE: Minimize transfer tax cost of passing one's house to desired beneficiaries.

SOLUTION:



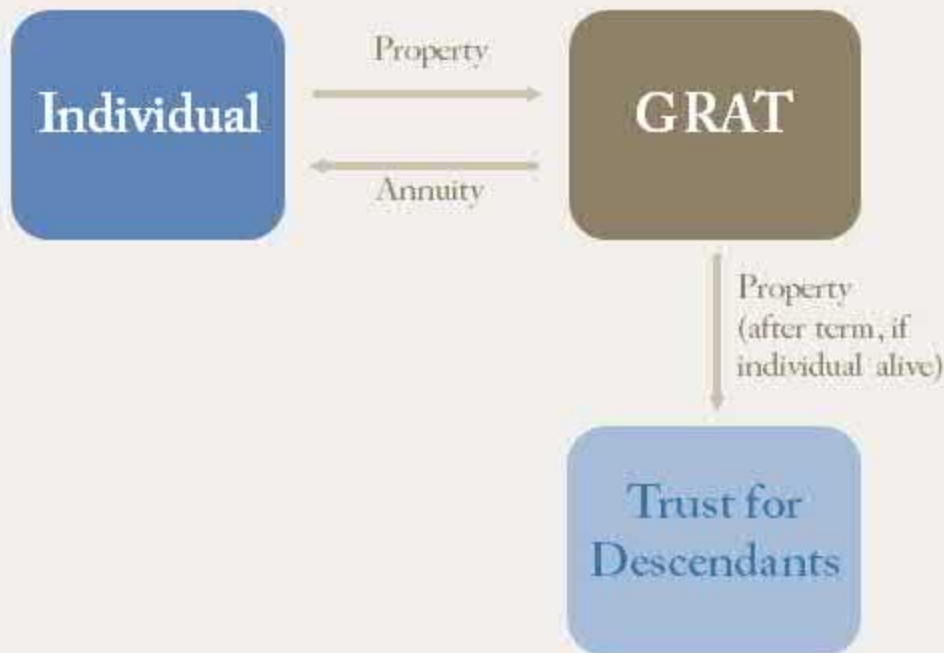
BENEFITS (if individual survives term):

- Discount value of home for transfer tax purposes (due to individual's retained interest).
- Remove future appreciation in home's value from individual's estate.

Grantor Retained Annuity Trust

CHALLENGE: Minimize transfer tax cost of passing income-producing or appreciating property to desired beneficiaries.

SOLUTION:



BENEFITS (if individual survives term):

- Reduce value of property for transfer tax purposes (due to individual's retained interest).
- Remove from individual's estate a portion of future appreciation and income that exceeds required annuity.

Sale to Defective Grantor Trust

CHALLENGE: Transfer income-producing or appreciating property to desired beneficiaries in a manner that is advantageous for both income and estate tax purposes.

SOLUTION:



* An irrevocable trust for the benefit of the individual's family that operates as a pass-through to the individual for income tax purposes while being excluded from the individual's estate for estate tax purposes

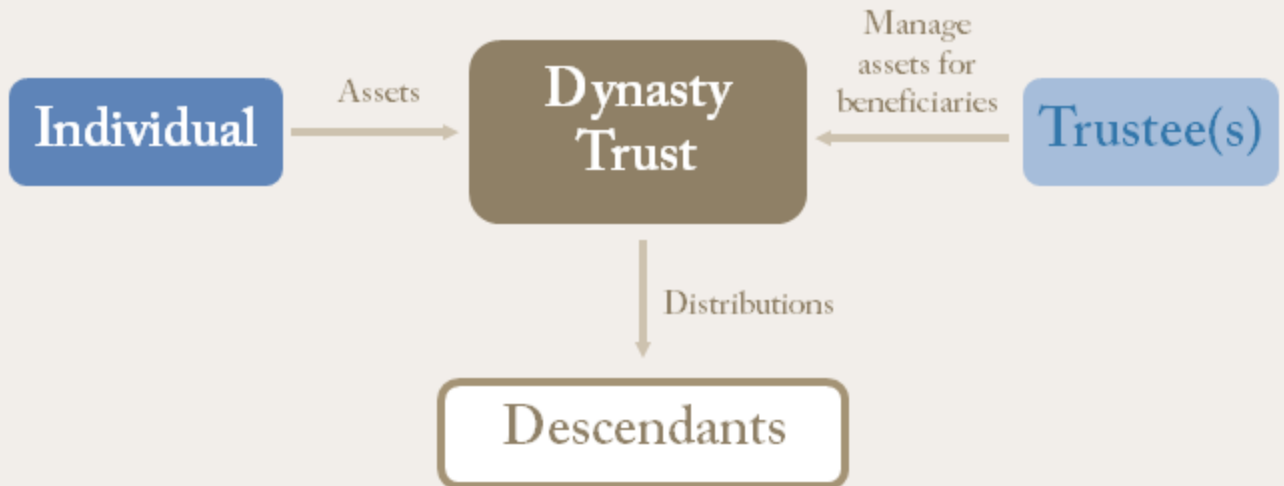
BENEFITS:

- Remove from individual's estate a portion of future appreciation and income that exceeds required promissory note interest payment.
- Avoid income recognition on note payments during individual's life.
- Tax ongoing trust investment income to the individual instead of the trust to maximize the trust value.

Dynasty Trusts for Descendants

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

SOLUTION:



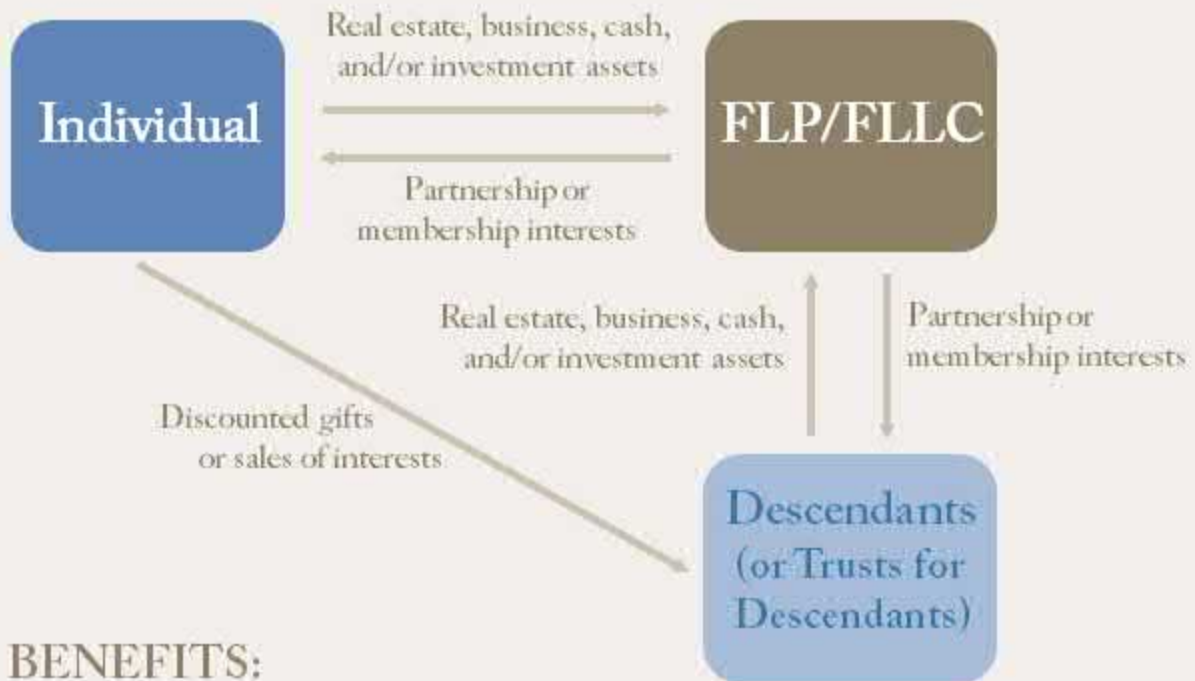
BENEFITS:

- 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).

Family Limited Partnership/ Limited Liability Company

CHALLENGE: Protect family assets over multiple generations from dissipation due to poor management, transfer taxes, or creditors' claims.

SOLUTION:



BENEFITS:

- Consolidate family investment management.
- Teach younger family members about business and investments.
- Discount value of assets transferred to descendants for gift and estate tax purposes.
- Protect family assets from creditors.