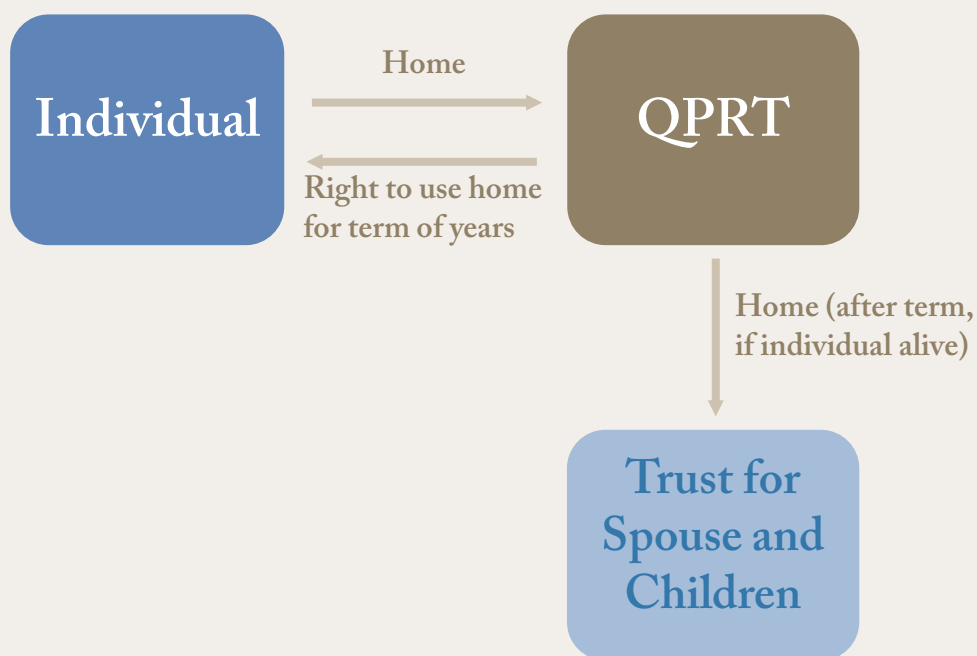


Qualified Personal Residence Trust

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.