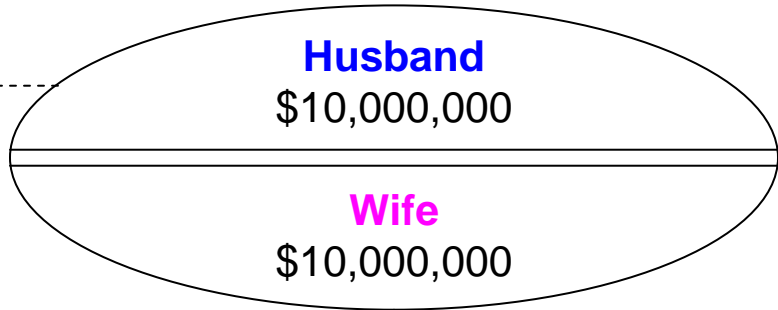


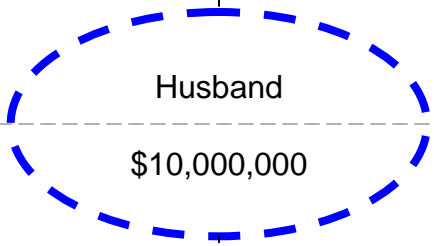
\$20 million estate

Simple Will (2011)

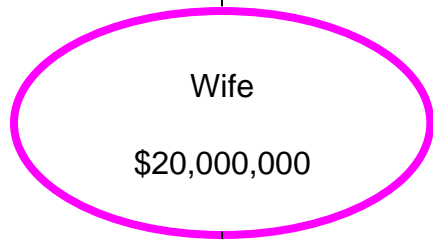
Both Husband and wife alive



Husband Dies
Estate Tax \$0



Unlimited Marital Deduction



Wife Dies
Estate Tax \$7,500,000

Tax: \$7.5 million

