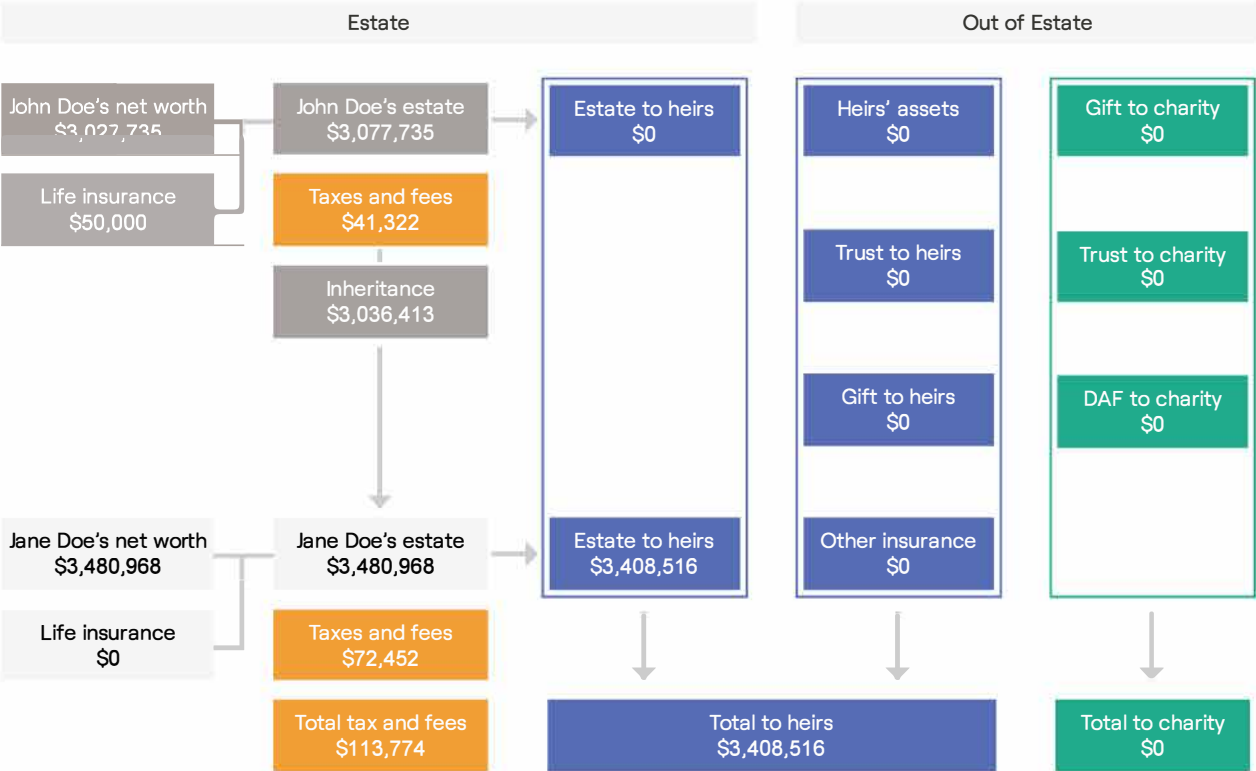


# Estate Planning

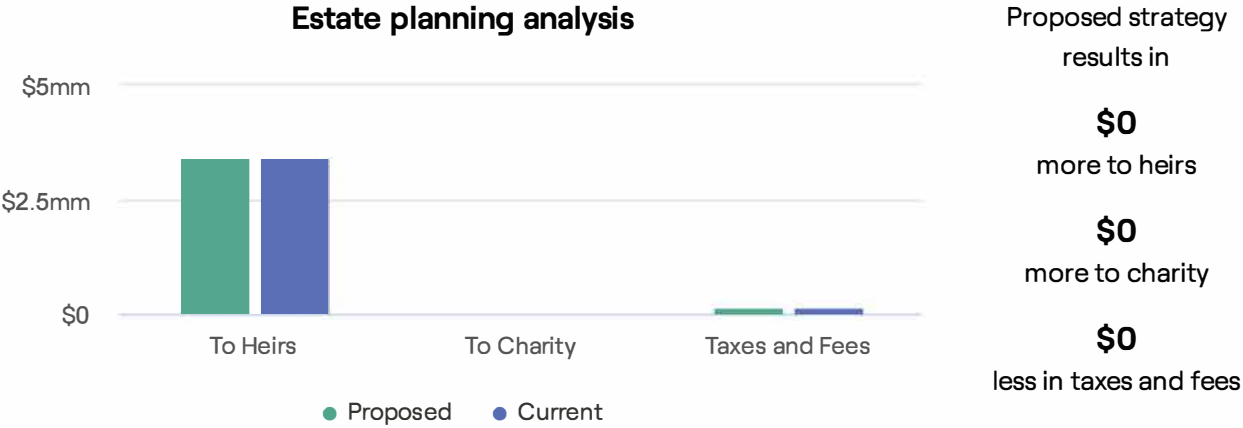
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

Estate flow chart



# Estate Planning Analysis

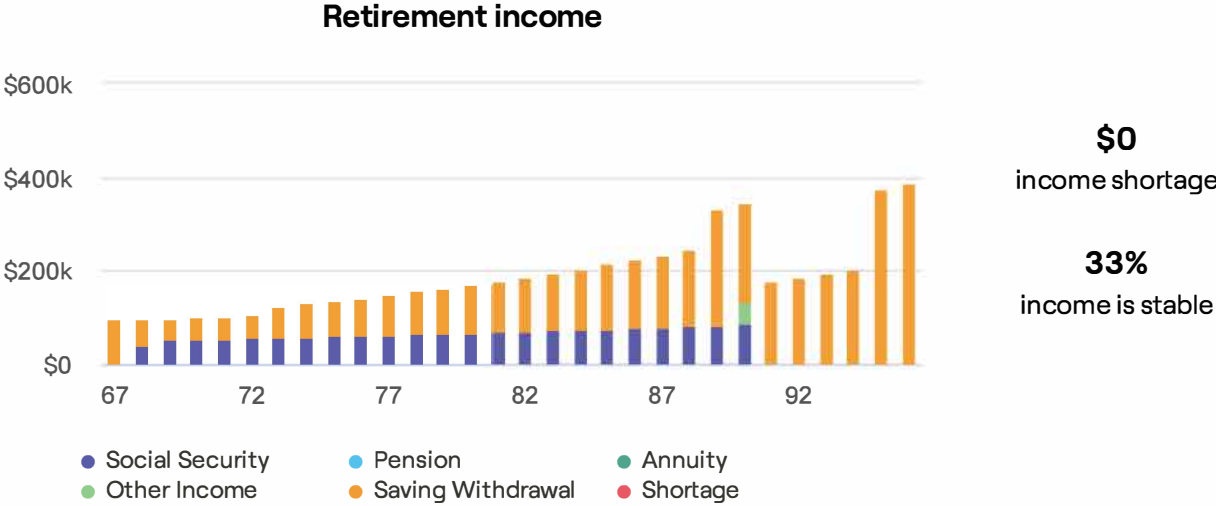
The proposals listed on the following pages would result in the following impact to your estate plan projection:



## Proposed Trust strategy

Basic Information	
John Doe's planning horizon	90
Jane Doe's planning horizon	95
Funeral expense	\$10,000
Probate expense	5%
John Doe's cumulative gift	\$0
John Doe's gift tax paid	\$0
Jane Doe's cumulative gift	\$0
Jane Doe's gift tax paid	\$0

# Estate Planning Retirement Income



# Estate Planning Details

John Doe's Estate		Jane Doe's Estate		Out of Estate	
Investment	\$3,027,735	Investment	\$3,480,968	Heirs' assets	\$0
Real estate	\$0	Real estate	\$0	Credit shelter trust	\$0
Other assets	\$0	Other assets	\$0	Charitable remainder trust	\$0
Annuities	\$0	Annuities	\$0	Charitable lead trust	\$0
Debt	\$0	Debt	\$0	Spousal lifetime access trust	\$0
Mortgage	\$0	Mortgage	\$0	Qualified terminable interest trust	\$0
Insurance	\$50,000	Insurance	\$0	Grantor retained annuity trust	\$0
<b>Gross estate</b>	<b>\$3,077,735</b>	<b>Gross estate</b>	<b>\$3,480,968</b>	Intentionally defective grantor trust	\$0
Funeral expense	\$17,646	Funeral expense	\$20,464	Qualified personal residence trust	\$0
Probate	\$23,676	Probate	\$51,988	Irrevocable grantor trust	\$0
Estate tax	\$0	Estate tax	\$0	Irrevocable grantor trust - property	\$0
<b>Total taxes &amp; expenses</b>	<b>\$41,322</b>	<b>Total taxes &amp; expenses</b>	<b>\$72,452</b>	Irrevocable insurance trust	\$0
				Other owned insurance	\$0
				Donor-advised fund	\$0
<b>Net estate</b>	<b>\$3,036,413</b>	<b>Net estate</b>	<b>\$3,408,516</b>		
<b>To heirs</b>	<b>\$0</b>	<b>To heirs</b>	<b>\$3,408,516</b>	<b>To heirs</b>	<b>\$0</b>
<b>To co-client</b>	<b>\$3,036,413</b>			<b>To charity</b>	<b>\$0</b>

Please refer to sections 8.6 and 8.7 of the disclosure section for more information.