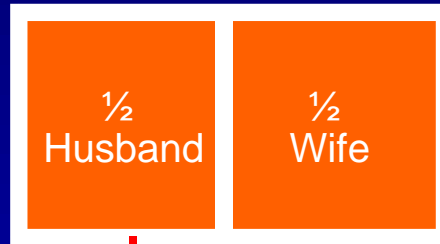


# GENERATION SKIPPING PLANNING

## ESTATE

Husband dies first



1st Death

Zero Estate Tax

No estate tax on 2nd death

Principal & Income

Beneficiary - Wife  
Trustee - Wife



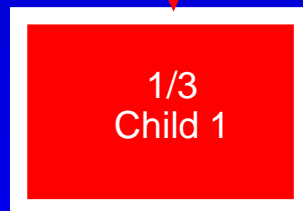
Lawsuit and Divorce Protection (subsequent remarriage)

2nd Death

Estate Tax?

Lifetime GST Trusts

Children Trustees @ \_\_\_ age



Lawsuit and Divorce Protection