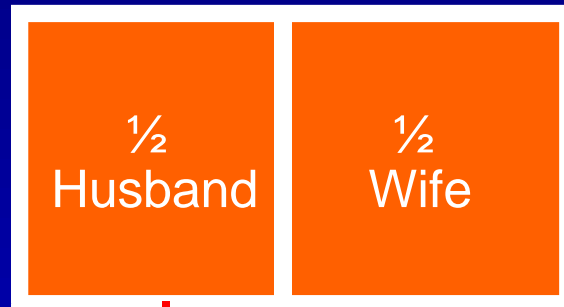


BYPASS TRUST PLANNING

Husband
dies first

ESTATE



1st
Death

Zero
Estate
Tax

No estate tax
on 2nd death

Principal & Income

Bypass Trust

\$1,000,000
in 2003

Beneficiary - Wife
Trustee - Wife

Marital Trust

Excess

Lawsuit
and
Divorce
Protection
(subsequent
remarriage)