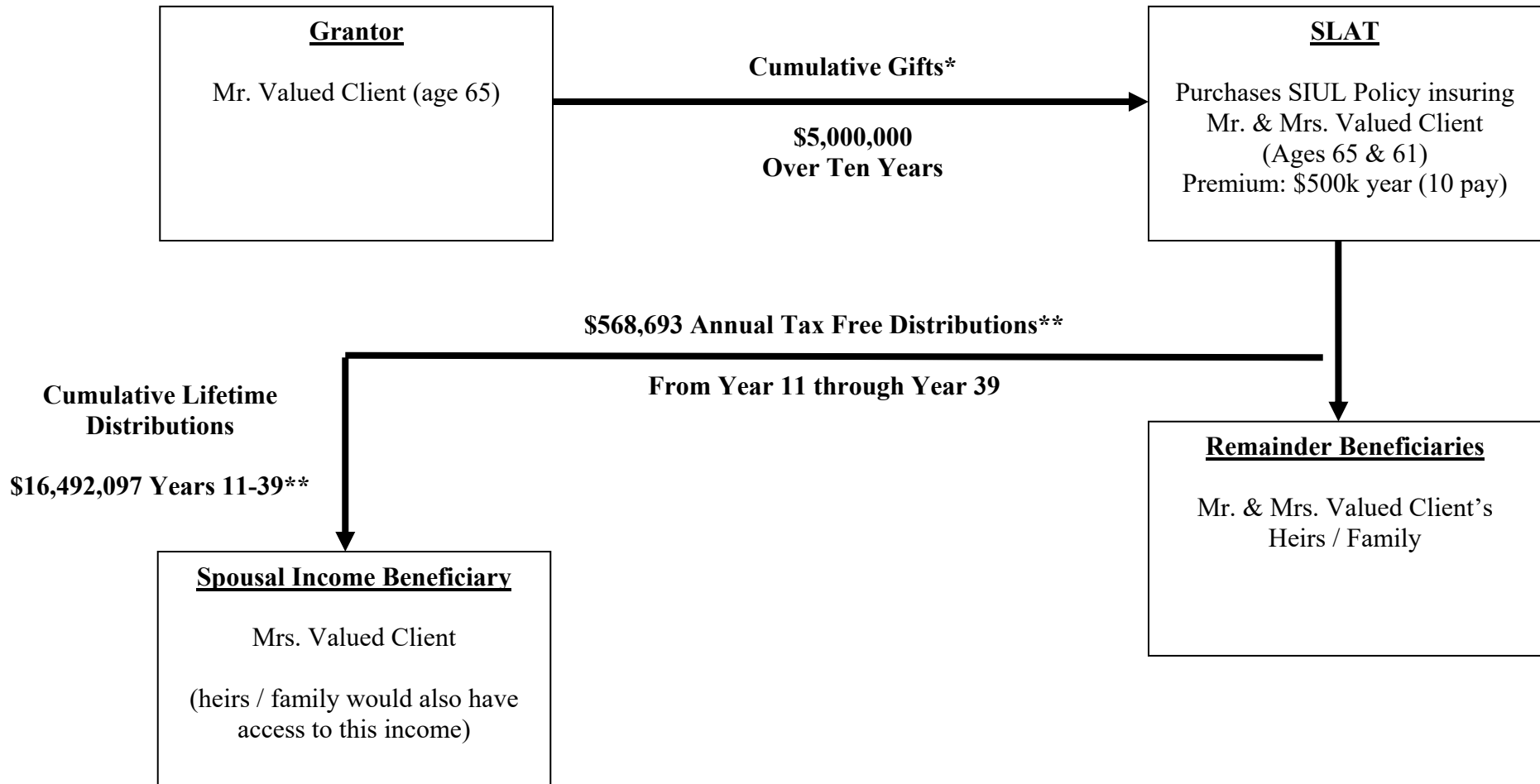


Spousal Lifetime Access Trust Diagram



*\$4,680,258 single gift would fund the policy over ten years if a premium deposit fund yielding 1.5% was used.

**Assuming a 7% annual return

Remainder Life Insurance Coverage

Year 1	\$8,820,537
Year 20	\$6,538,941
Year 30	\$3,097,754

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