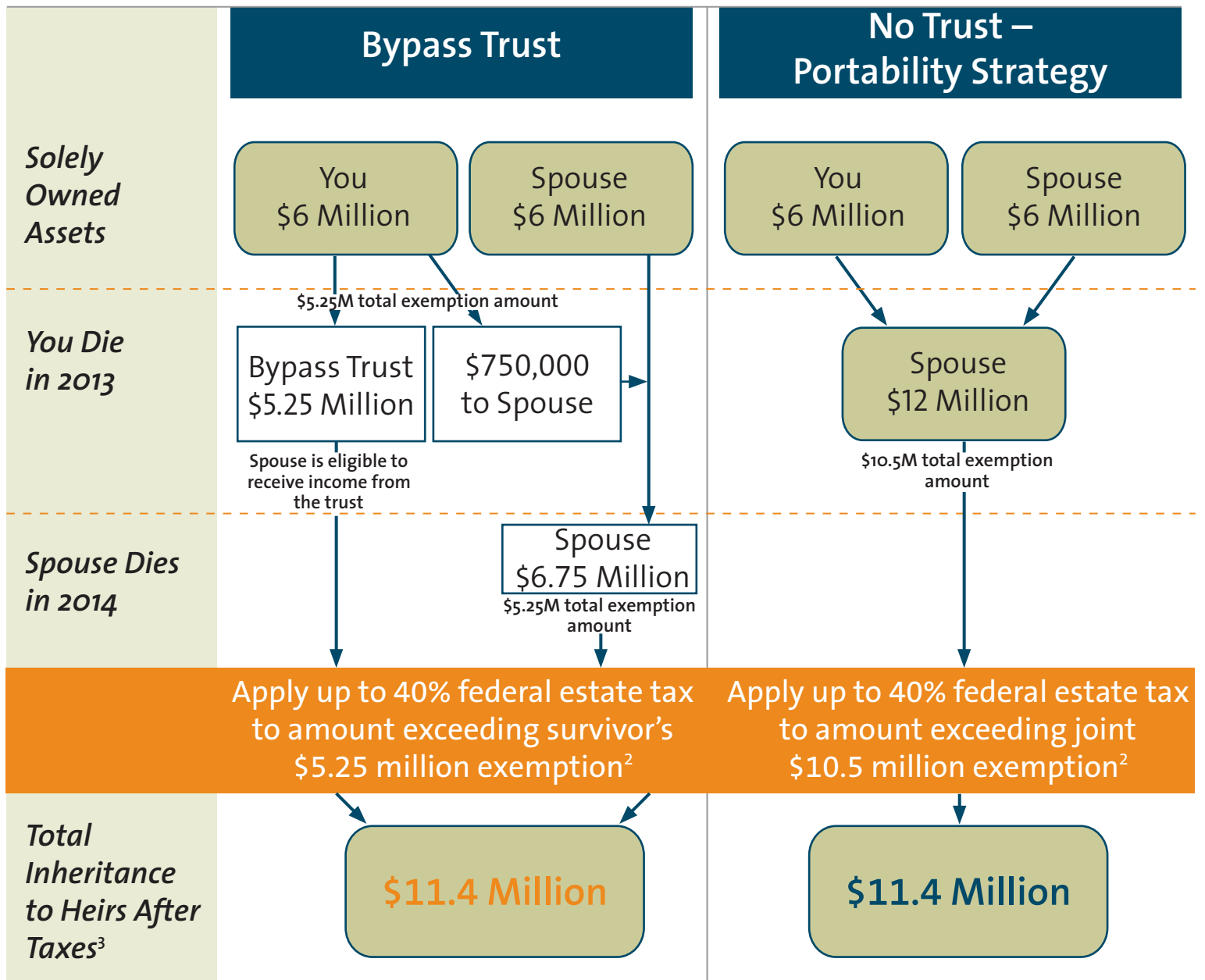


Comparison of Bypass Trust vs. No Bypass Trust – Portability Strategy

Overall Assets = \$12,000,000¹



¹ This chart does not account for any increase or decrease in the value of assets in either the spouse's estate or the bypass trust.

² The federal estate tax exemption amount of \$5.25 million per person that is in effect in 2013 is used to illustrate the use of a bypass trust versus portability strategy in 2013, with the surviving spouse dying in 2014 and an assumed same estate tax exemption amount as in 2013. Results are rounded to the nearest decimal point.

³ This chart does not account for any deductions that may be available to decrease the amount of the spouse's estate subject to federal estate taxes (e.g., bequests to charities, funeral and estate administration expenses, etc.). It also assumes that the full exemption is available and has not been decreased by certain gifts made by either spouse during his or her lifetime that utilized the lifetime gift tax exemption amount and, thus, would have also reduced the estate tax exemption amount. The assets remaining in the bypass trust would already have been sheltered from federal estate taxes by the \$5.25 million personal estate tax exemption in the year of the spouse's death, and they would not be included in the surviving spouse's taxable estate.