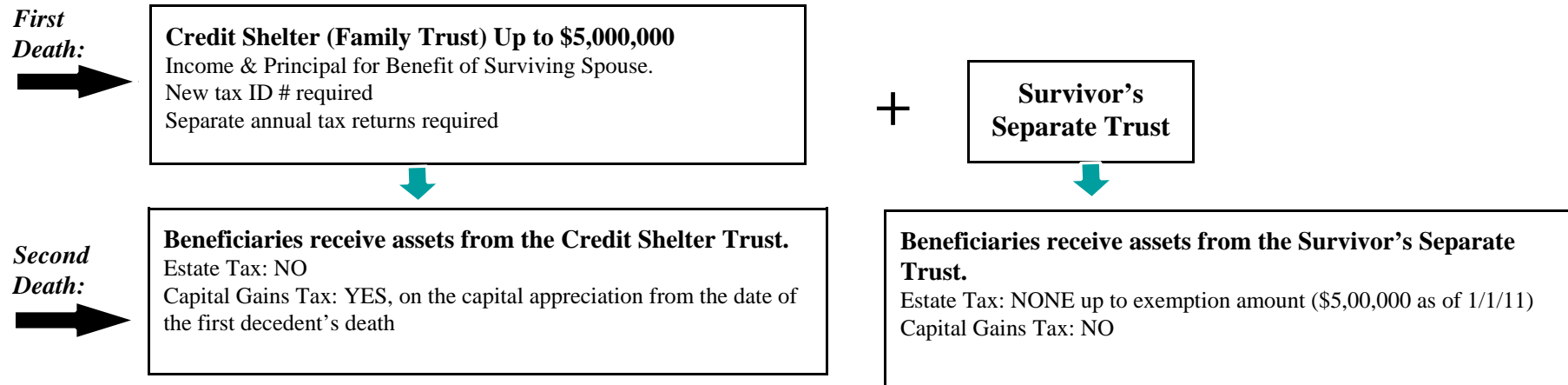


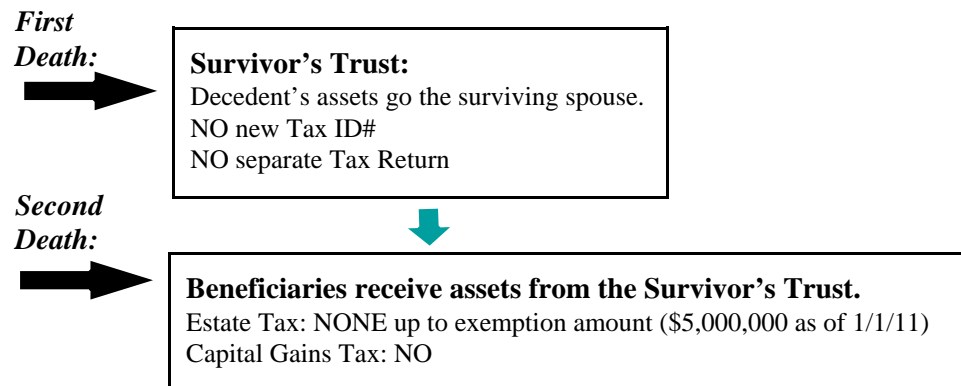
SPOUSAL OPTION TRUST vs. TRADITIONAL ESTATE PLAN

Option 1: Traditional Estate Plan



Option 2: Spousal Option Trust

Retain same living trust during your lifetime – no need to retitle. Depending on tax consequences, Survivor may choose Traditional Estate Plan (above) OR Option 2, below:



ADVANTAGES OF THE

SPOUSAL OPTION TRUST:

Upon death of first spouse, allows survivor to choose the best estate planning method for that point in time. Unlike the traditional estate plan, the Spousal Option Trust does not lock the survivor into setting up a second trust if at that time a second trust is unnecessary from a tax standpoint.