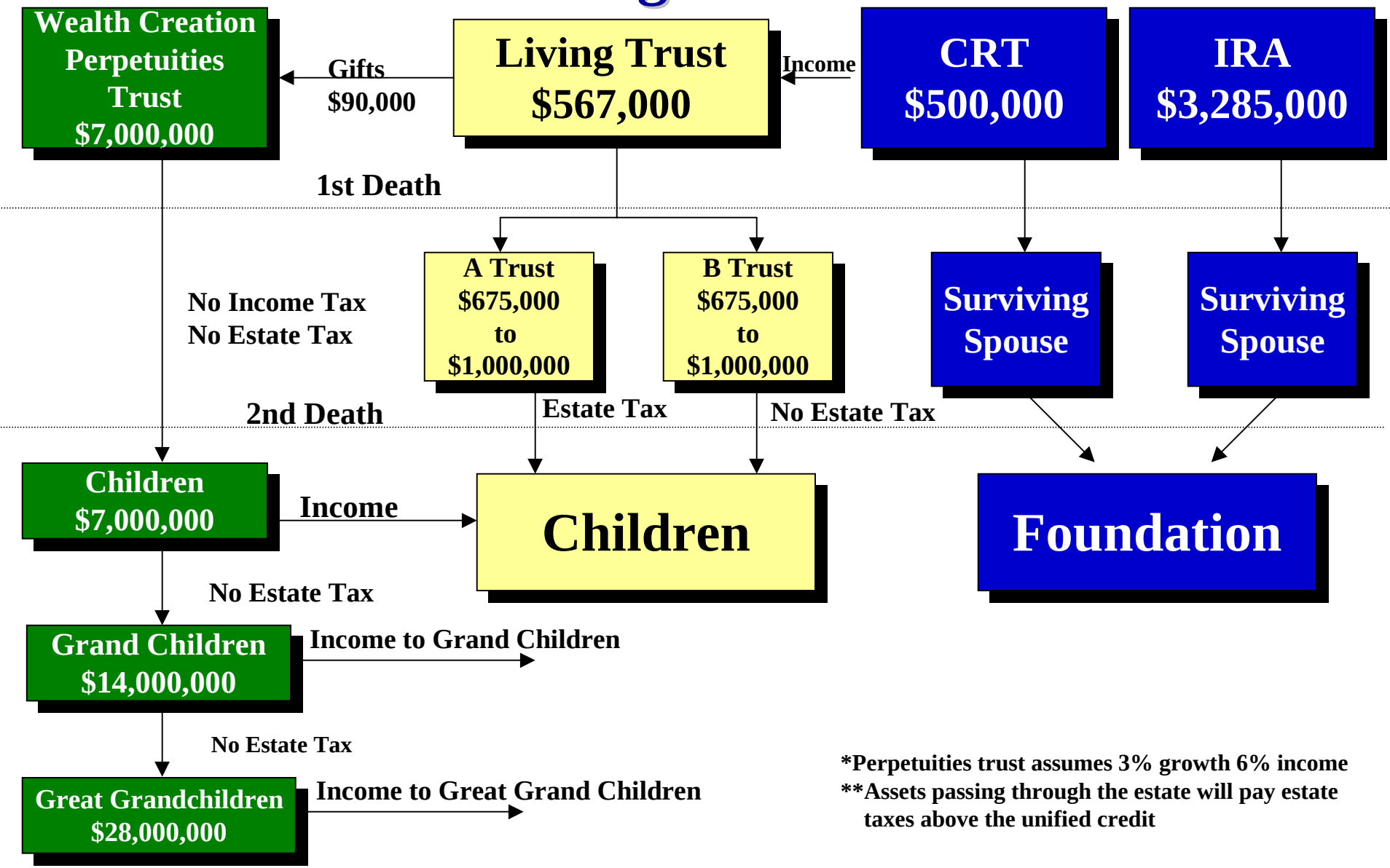
Harry and Sally Sample
Age 65 and 63



*Perpetuities trust assumes 3% growth 6% income

**Assets passing through the estate will pay estate taxes above the unified credit