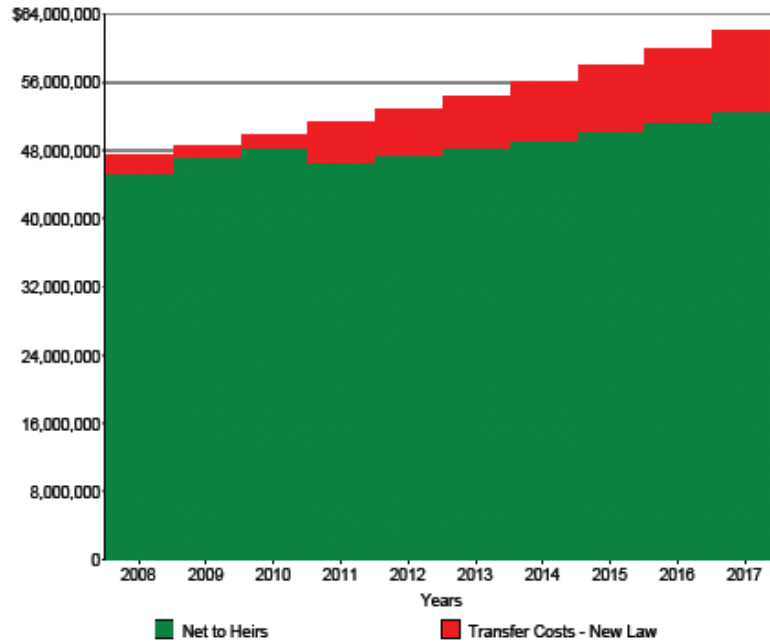


Needs Over Time

Tax Relief Act of 2001 "Sunset Provisions"¹

Proposed Plan

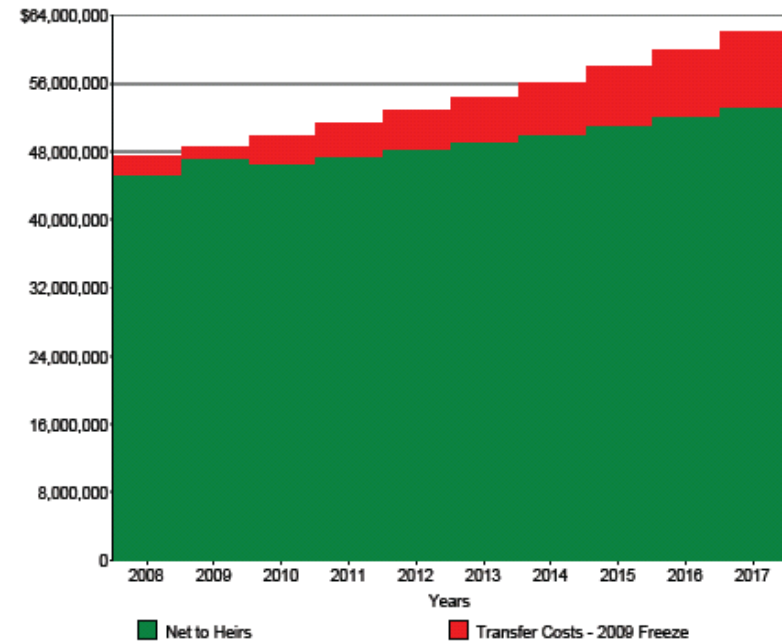


The new law reduces the maximum rate and increases the applicable exclusion limits through 2009 with no estate tax in year 2010. A "sunset provision" voids the new law in 2011 and restores the law effective in 2001. This graph shows the effect of this law on your estimated estate if you and your spouse die in the year shown. Calculations assume the same planning techniques illustrated for your proposed plan.

Needs Over Time—Hypothetical

Congress "Freezes" Rates and Limits in 2009¹

Proposed Plan



The new law reduces the maximum rate and increases the applicable exclusion limits through 2009 with no estate tax in year 2010. Congressional action will be required to completely eliminate estate taxes for years after 2010. To avoid the complete elimination of the estate tax but to prevent a return to the 2001 rates, a possible compromise may be to "freeze" the 2009 rates and exclusions. This graph shows the effect of these assumptions on your estimated estate if you and your spouse die in the year shown. Calculations assume the same planning techniques illustrated for your proposed plan.