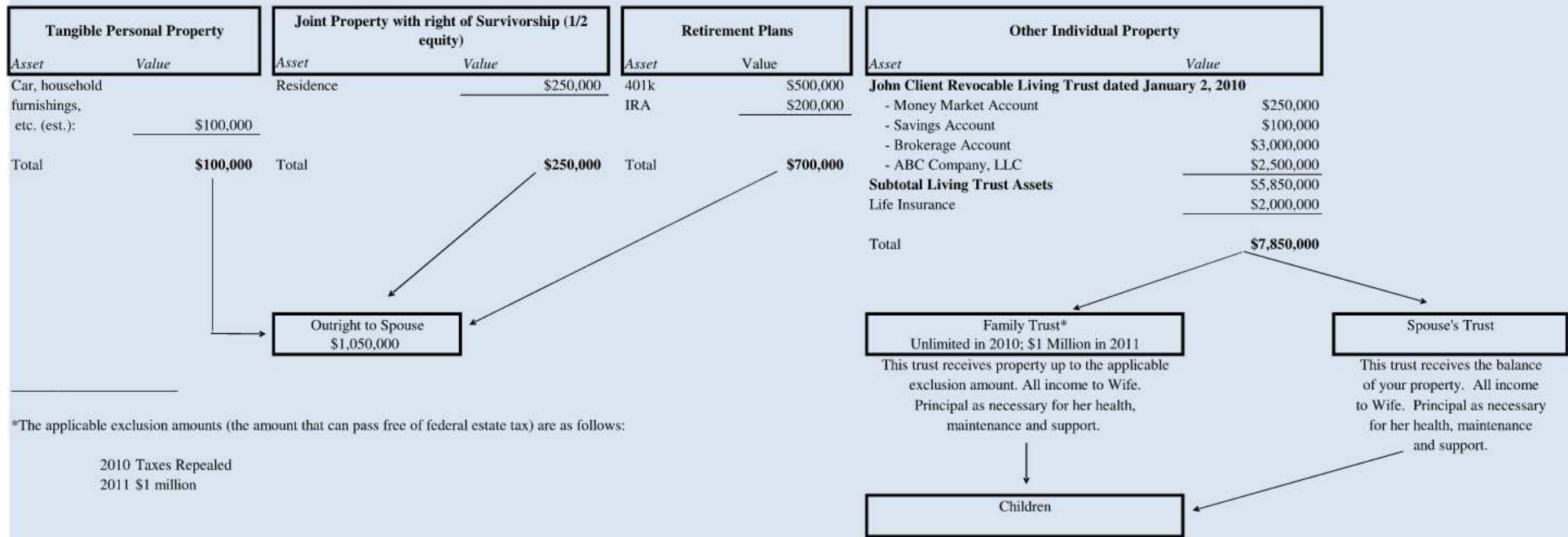


**PROPOSED DISPOSITION OF THE ESTATE OF JOHN CLIENT IF HIS WIFE, JANE CLIENT, SURVIVES HIM\*\***



\*The applicable exclusion amounts (the amount that can pass free of federal estate tax) are as follows:

2010 Taxes Repealed  
2011 \$1 million

**Common Objectives**

Utilize applicable exclusion amount of first spouse to die (can save estate taxes, e.g. \$1 Million applicable exclusion amount times 55% tax rate=\$550,000 tax savings versus all-spouse plan); leave spouse's share in trust so that estate taxes are deferred and decedent can control ultimate beneficiary of assets in Spouse's Trust

**Common Steps to Implement**

Execute a Will and Revocable Living Trust that together provide for the establishment of the Family Trust and Spouse's Trust upon the death of first spouse

\*\*Not intended as legal or tax advice and cannot be relied upon to avoid any federal tax law penalty.

**TODD A. STEWART, P.A.**

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