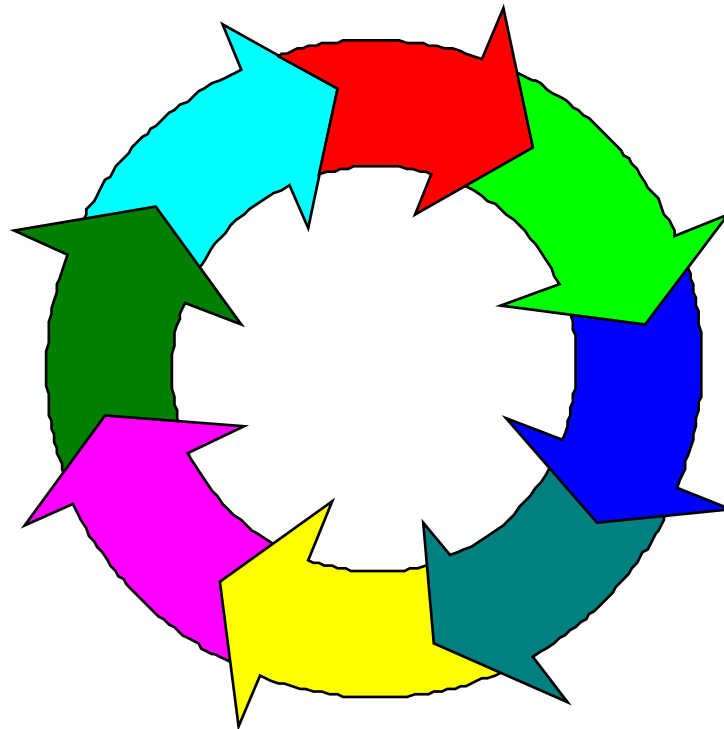
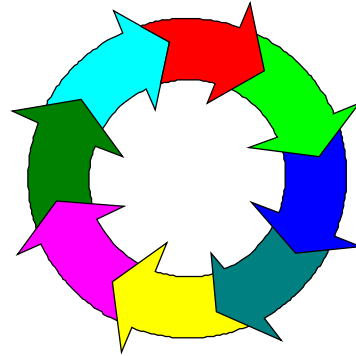




Eight Steps Toward Zero Estate Tax





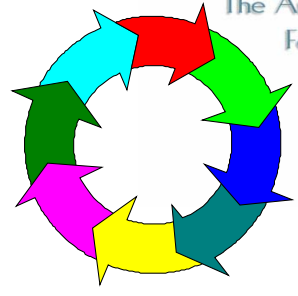
C D D D D

E F G



CDDDD

- Create
- Divide
- Deduct
- Defer
- Discount



EFG

- Eliminate
- Freeze
- GELT Trip



1. CREATE

- Estate tax
FREE wealth!





ILIT

*Irrevocable
Life Insurance
Trust*



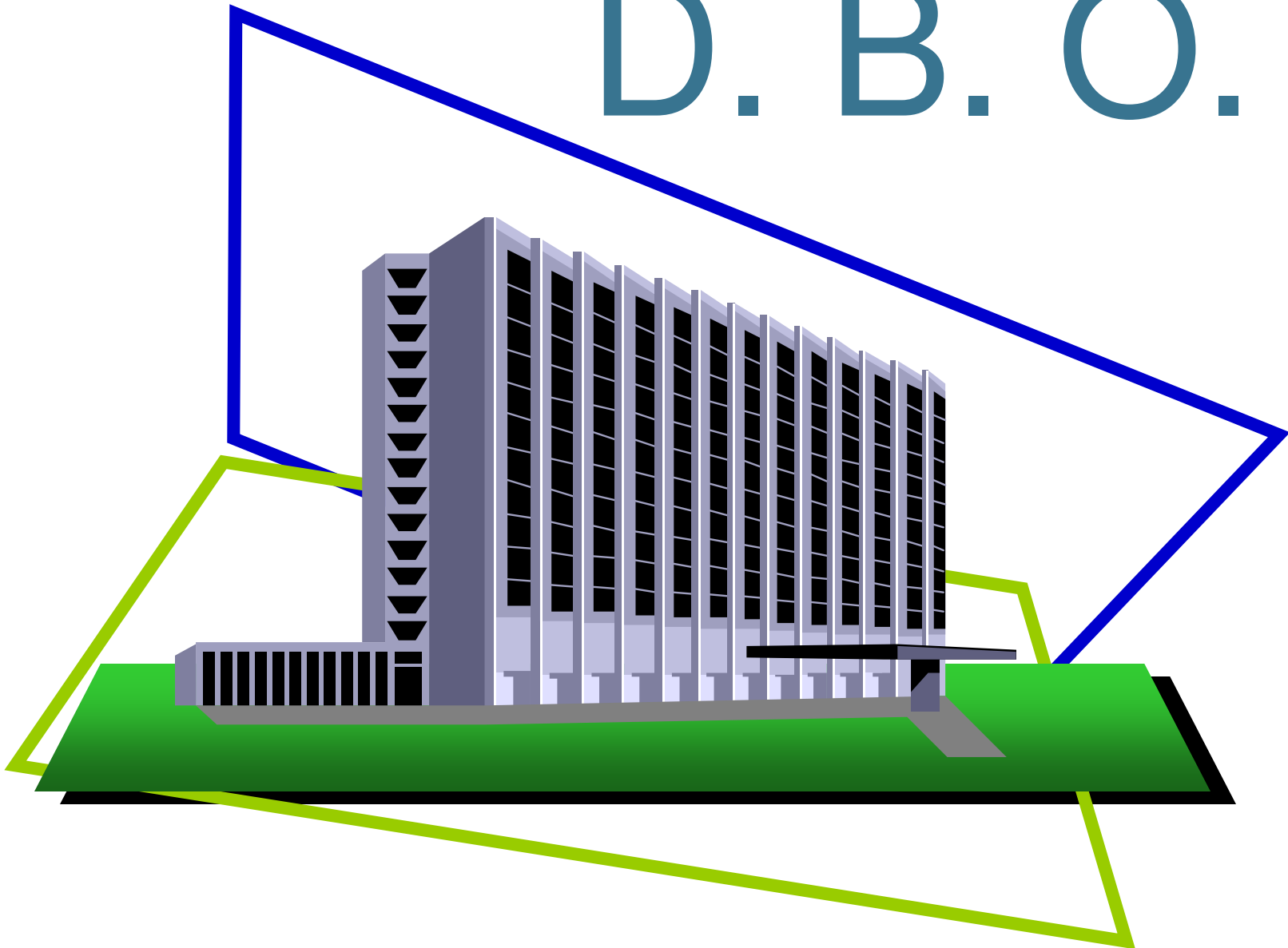


DYNASTY TRUST



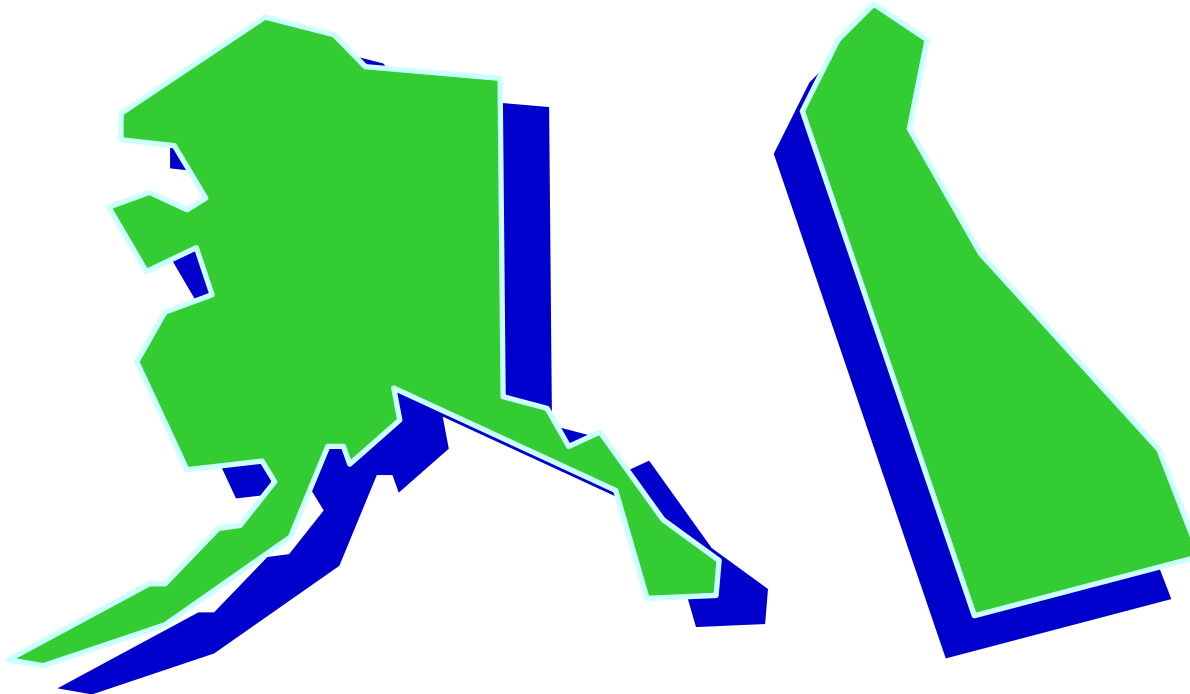


D. B. O.





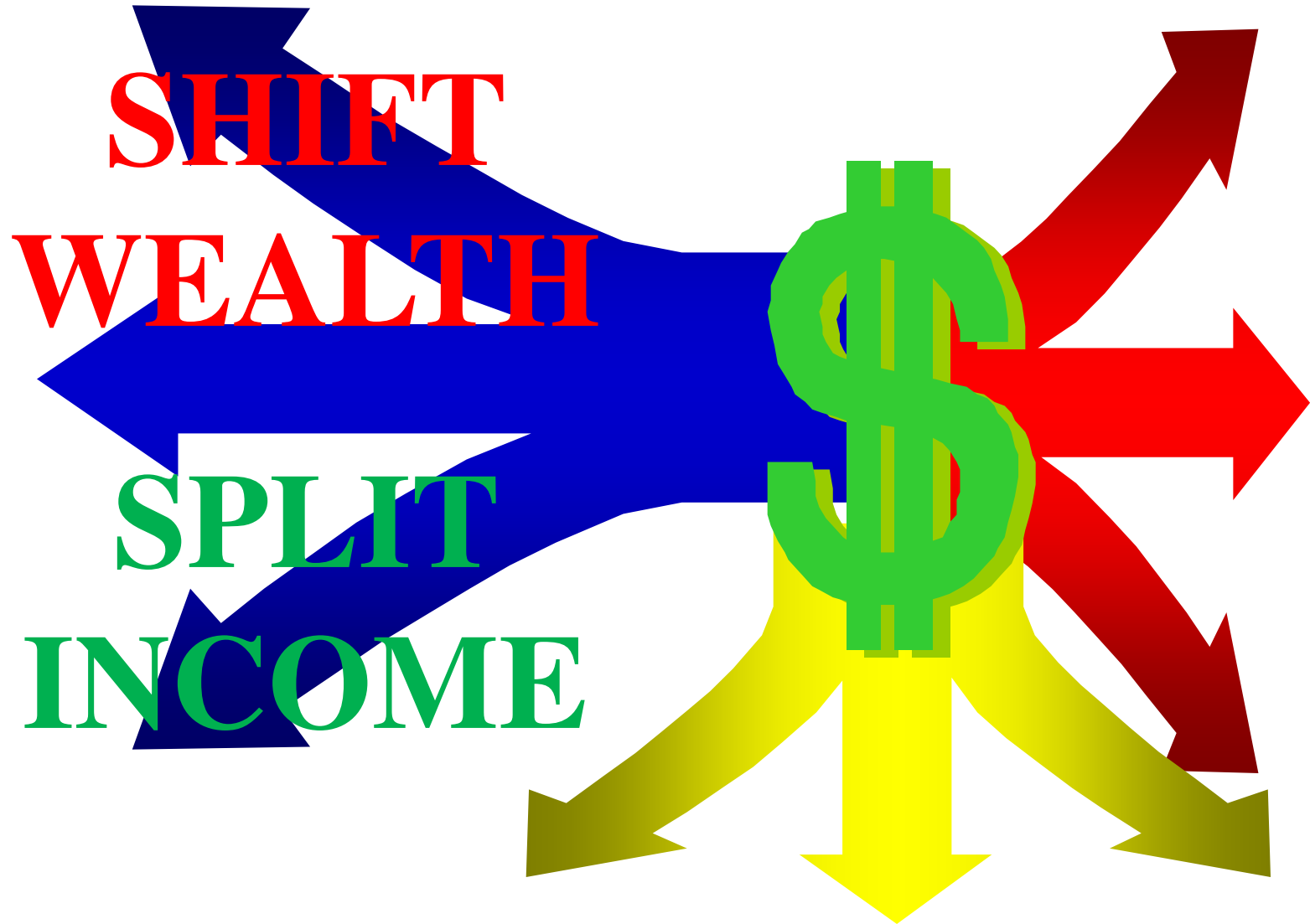
ALASKA/DELAWARE TRUST





2. DIVIDE







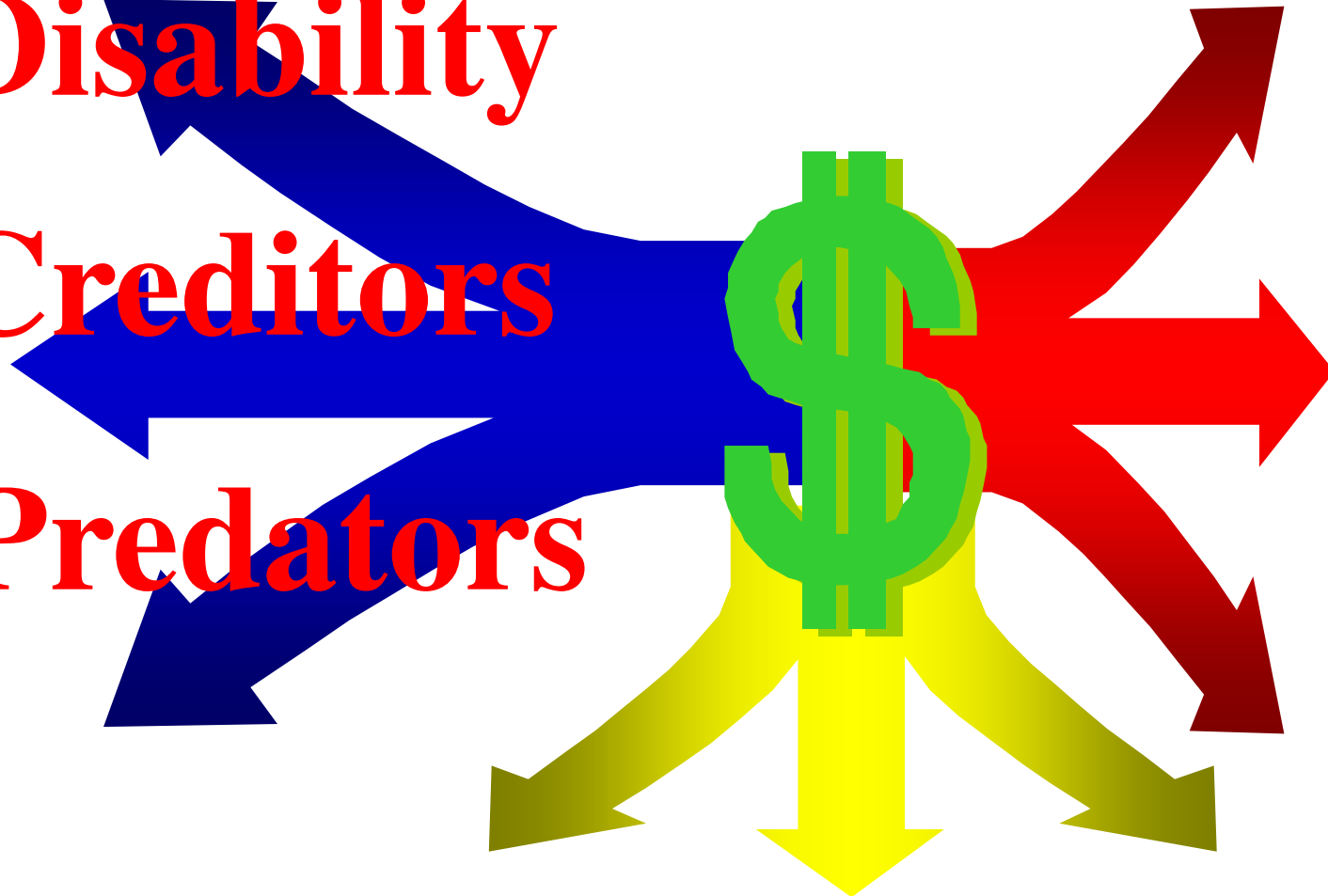


Inability

Disability

Creditors

Predators





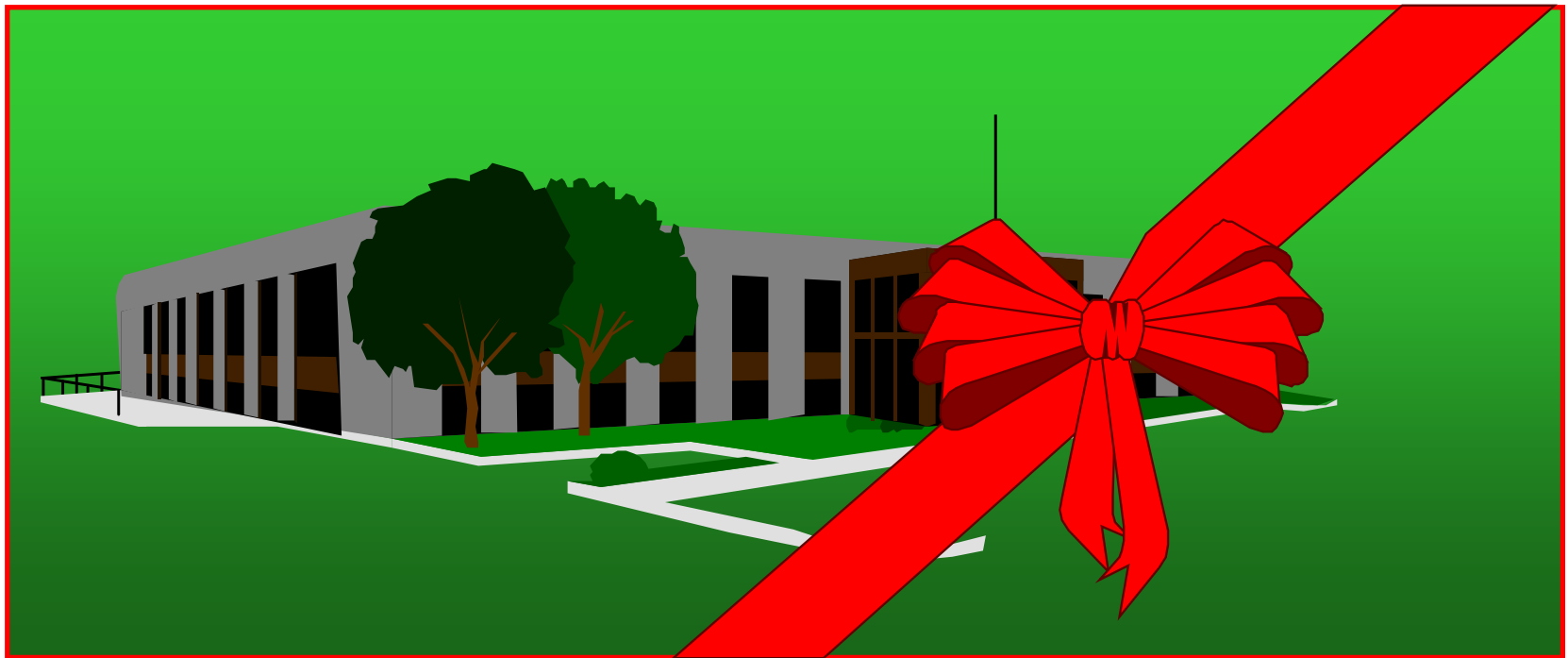
Annual Gift Tax Exclusion







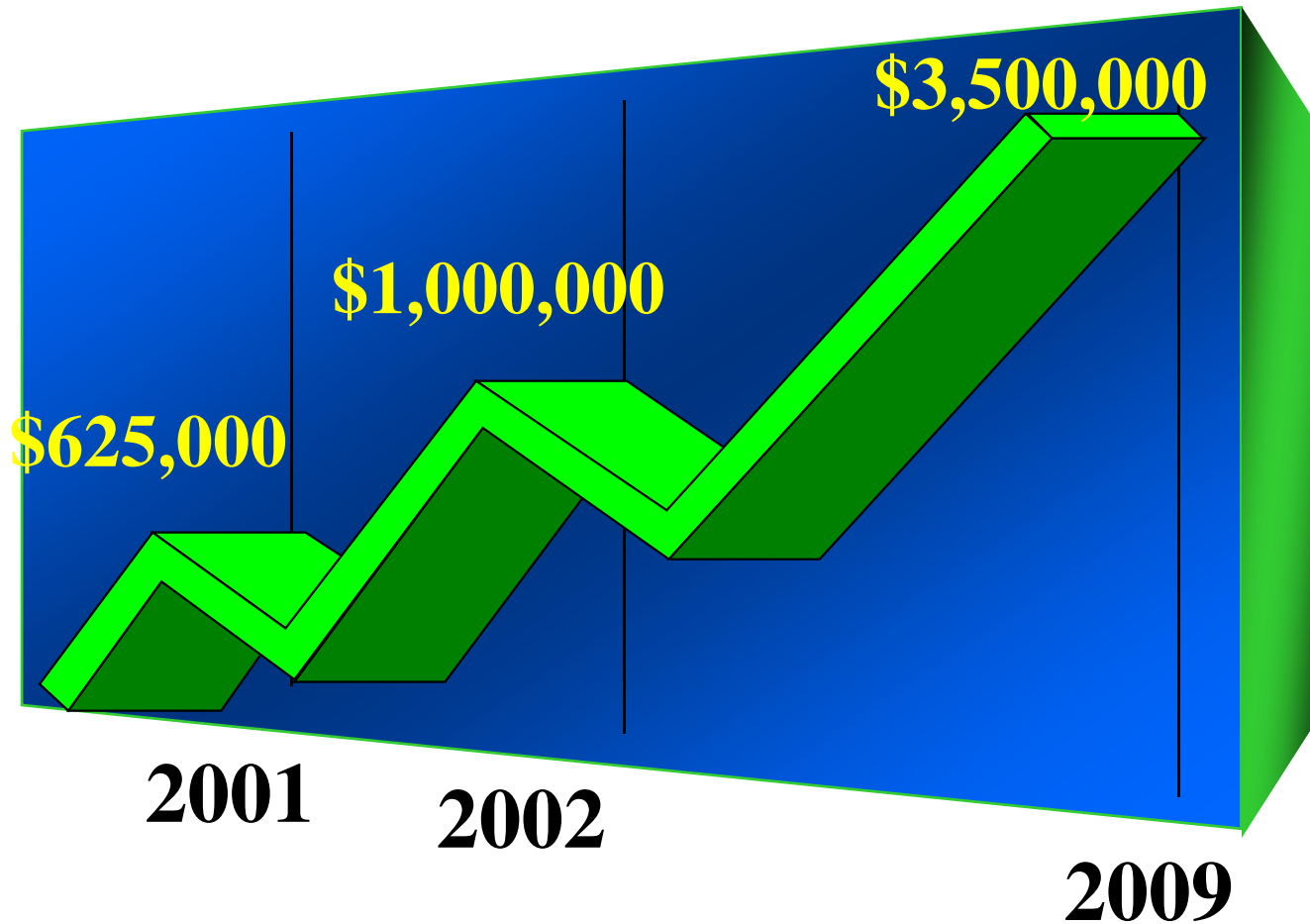
Give Assets Going Up in Value

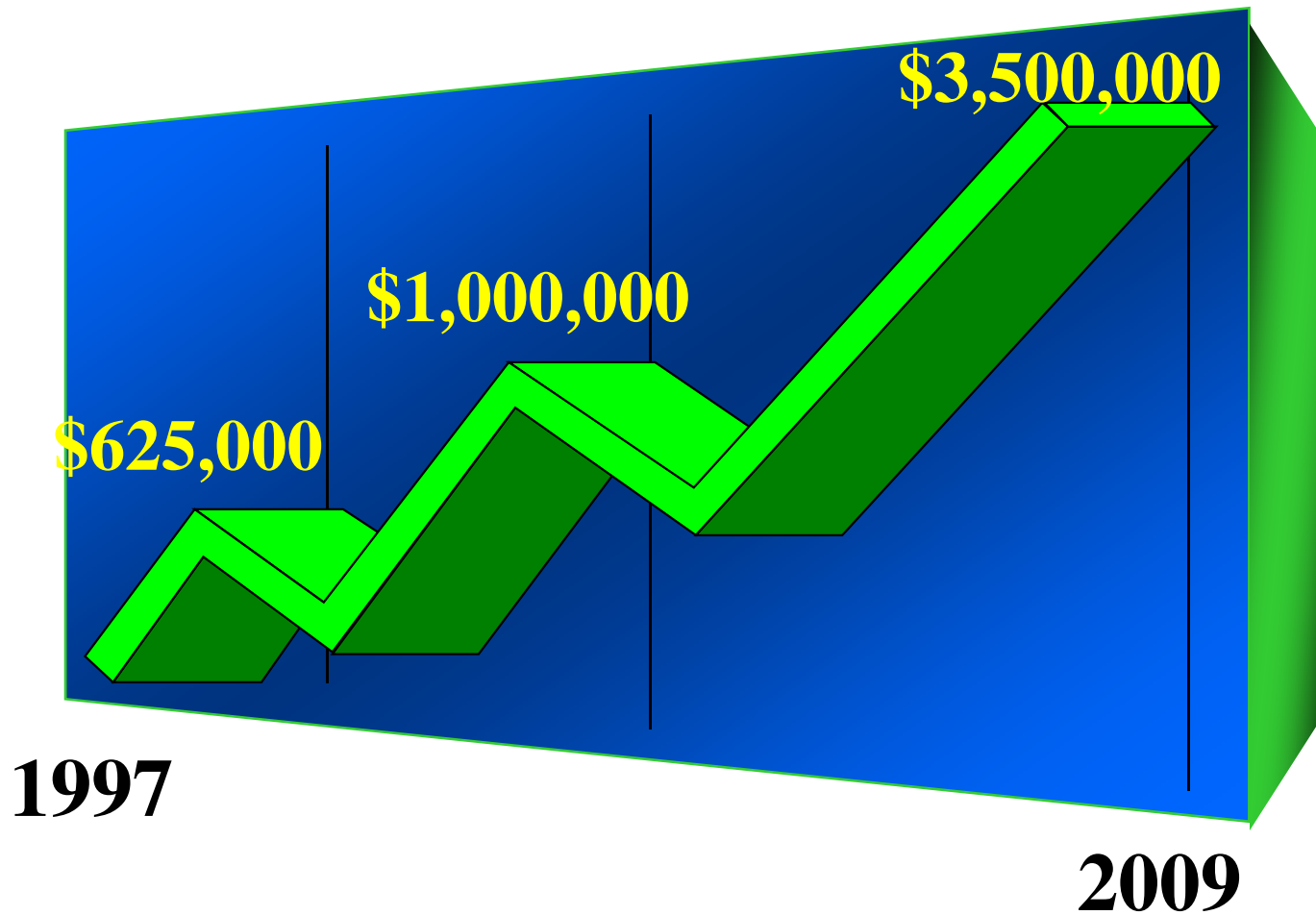




Leverage

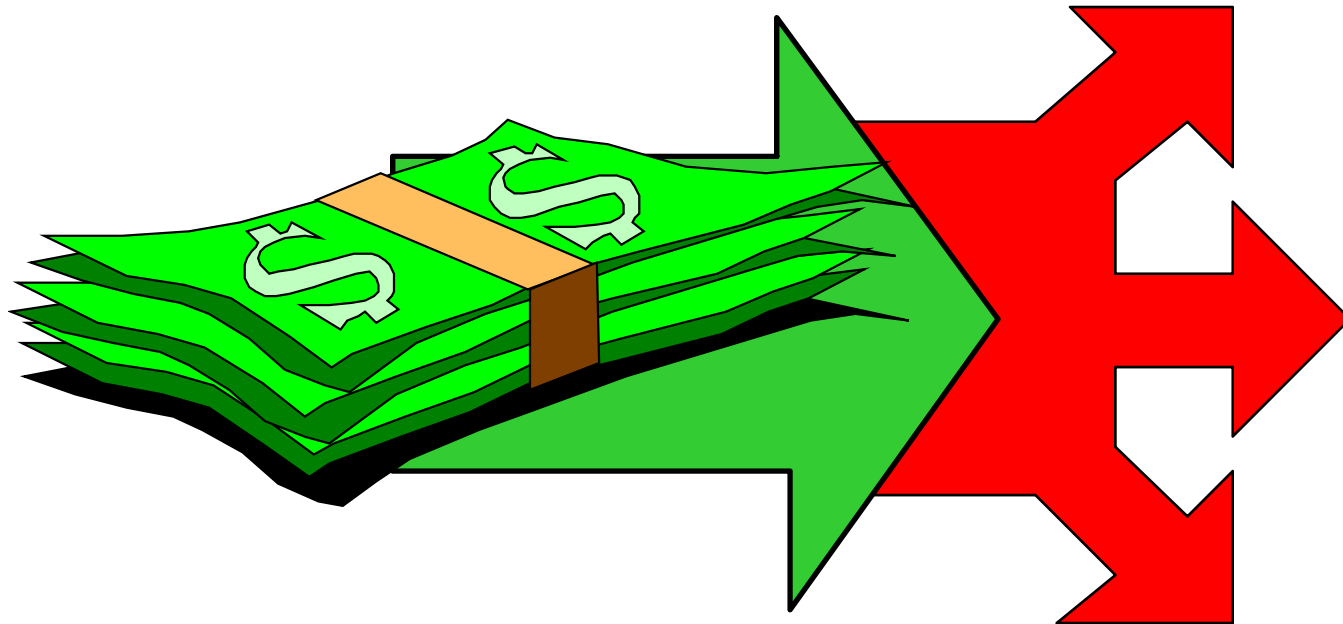
Unified Credit Equivalent Increase

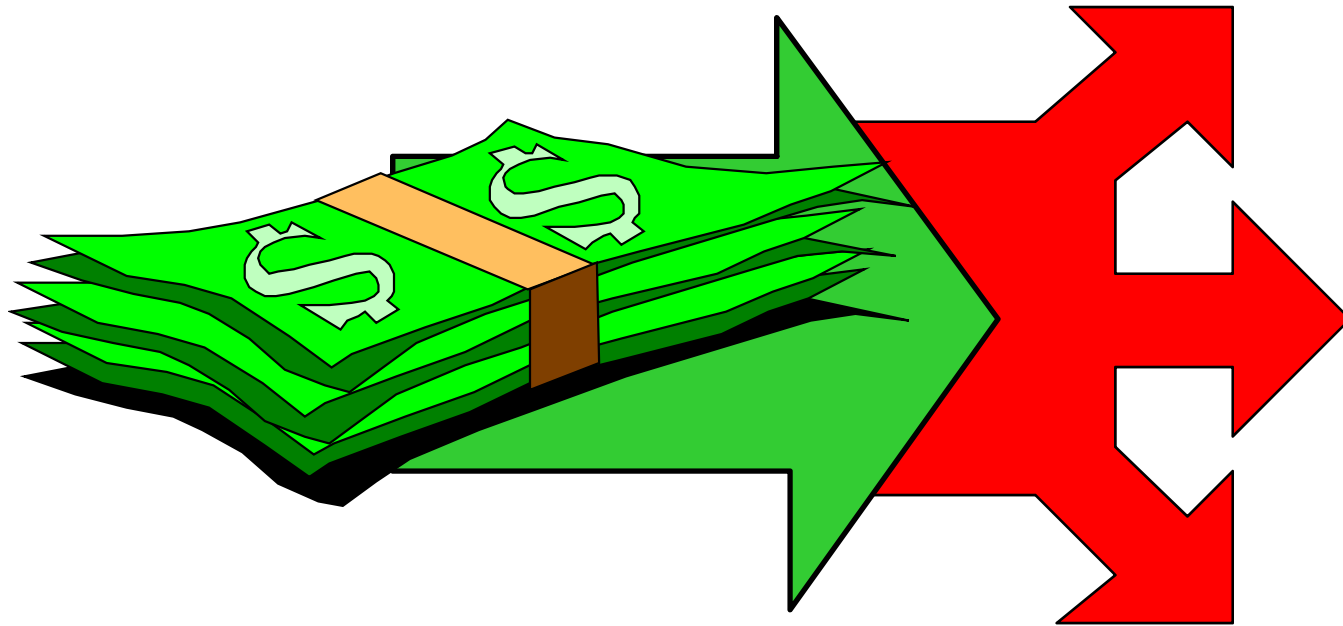






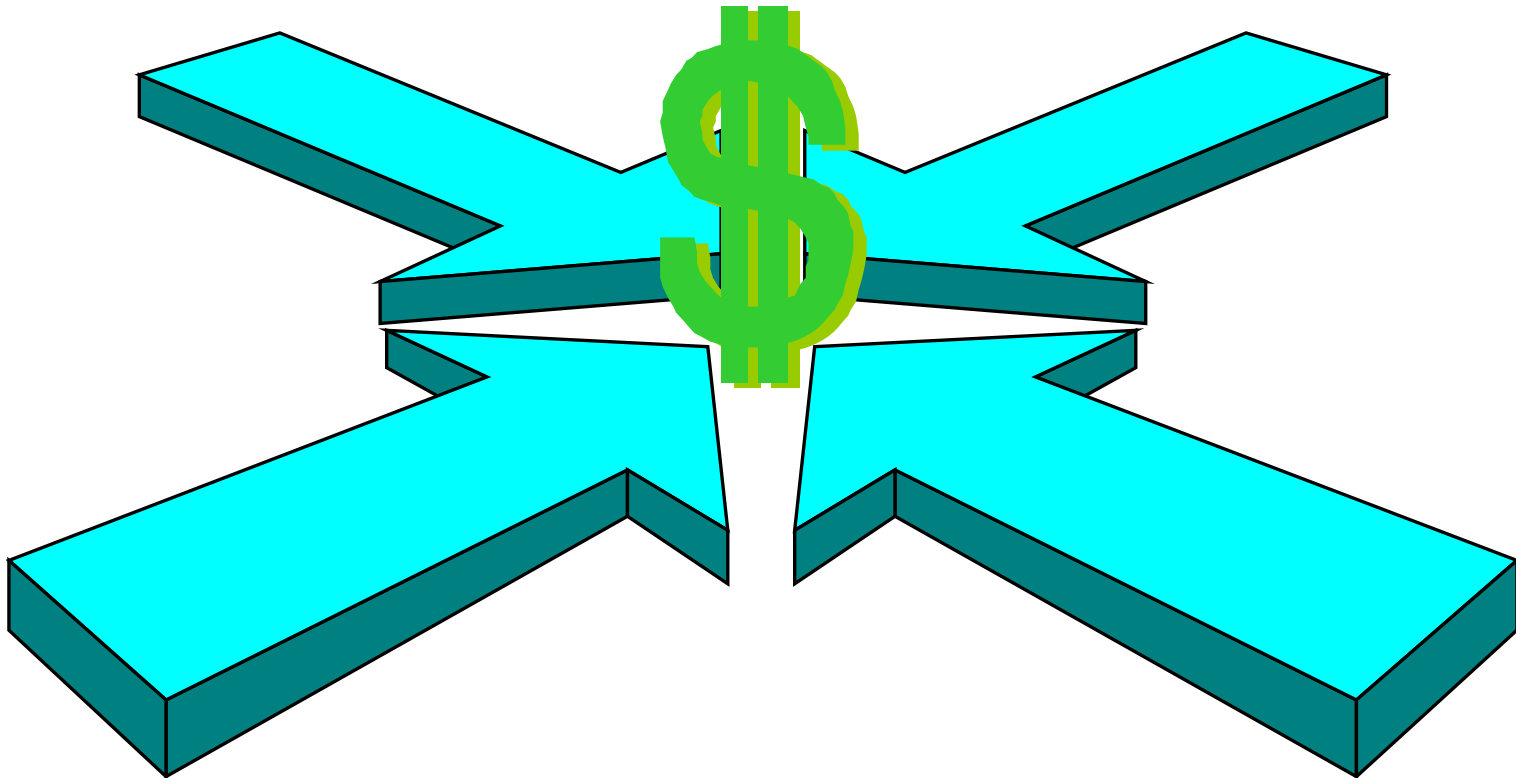
3. DEDUCT







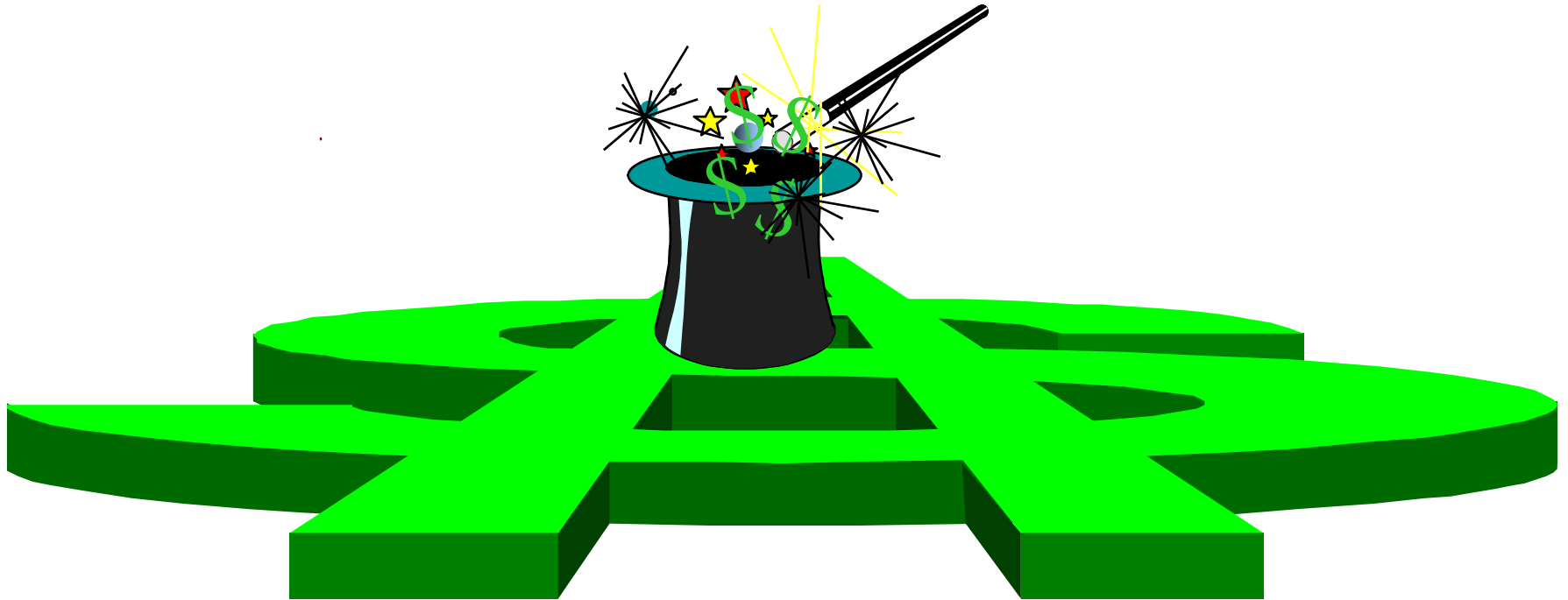
4. DEFER





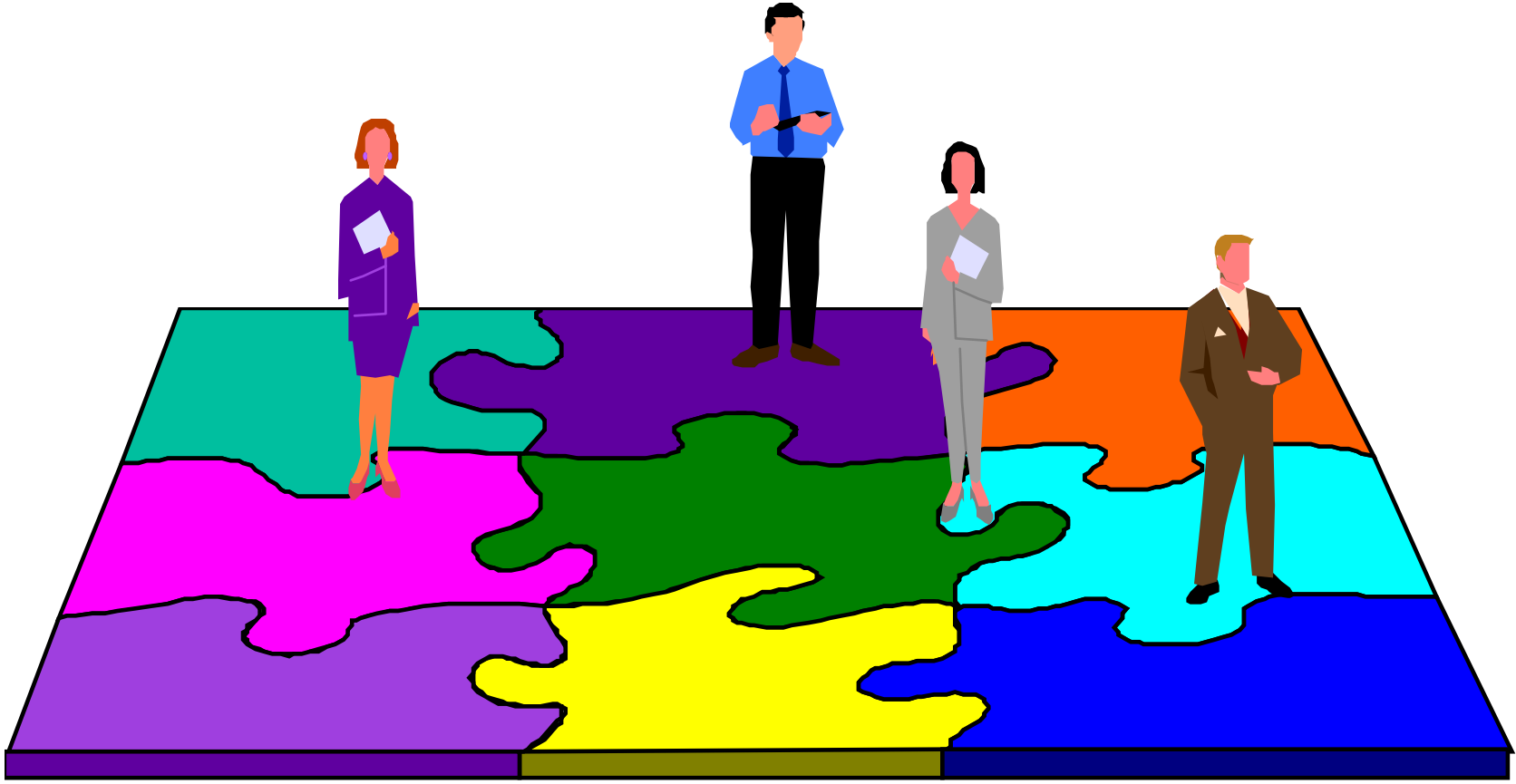
5. DISCOUNT







Fractional Interest Discounts



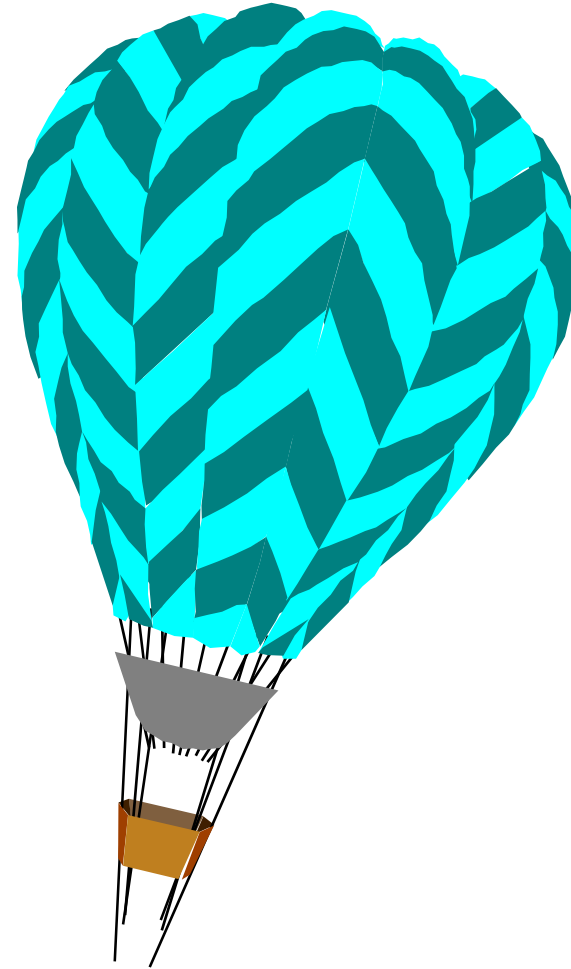


6. ELIMINATE

~~TAX~~

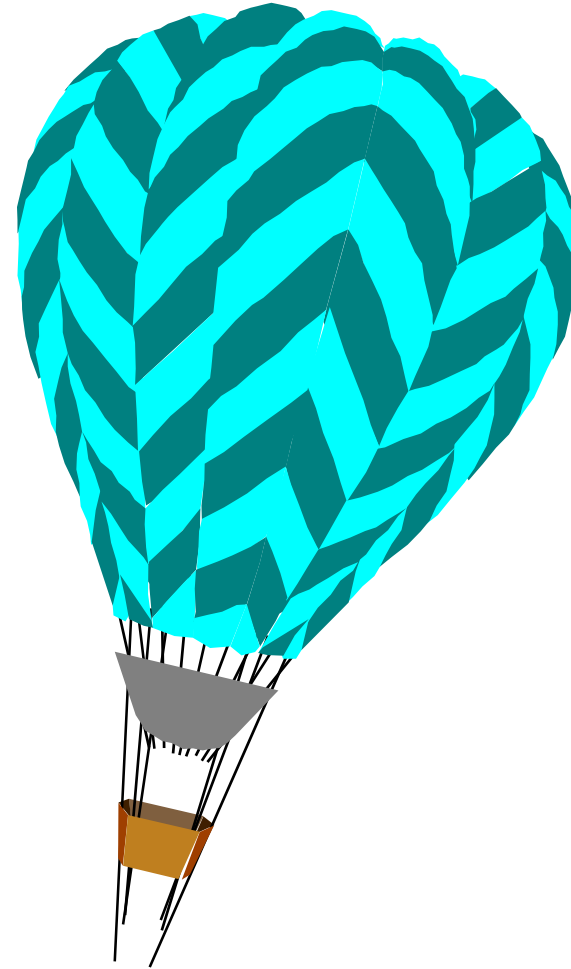


Private Annuity





Private Annuity





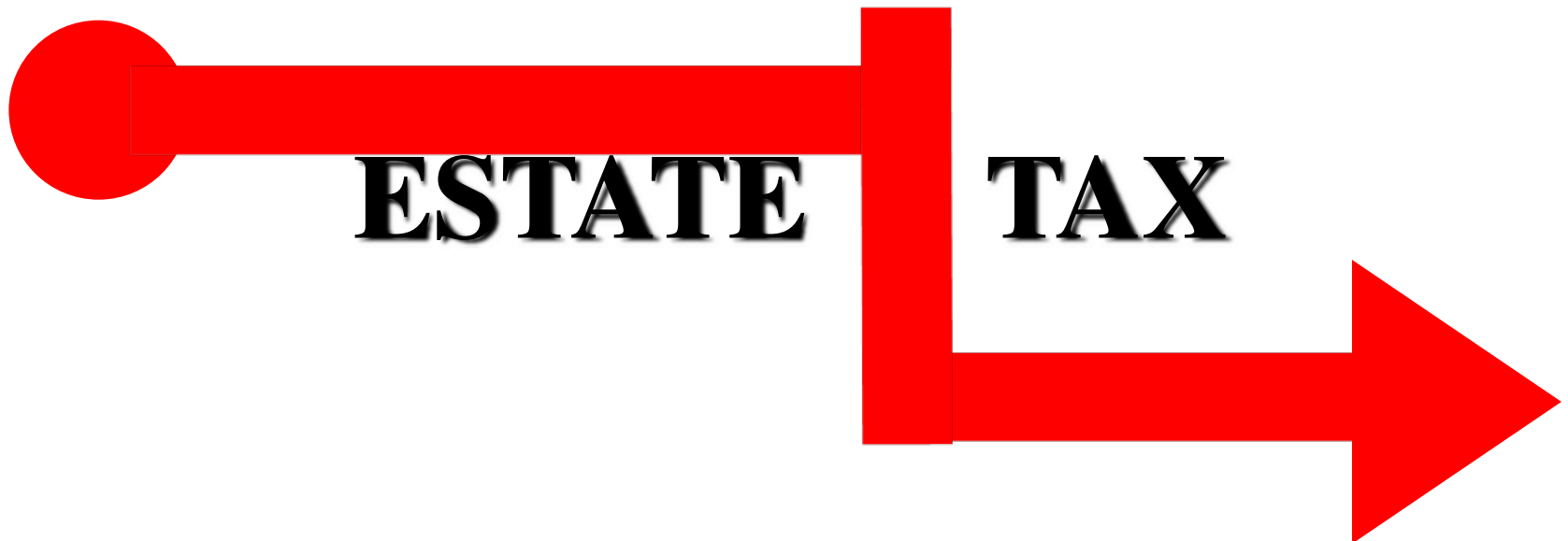
SCIN

*Self-Cancelling
Installment Note*



Credit Equivalent Bypass Trust

- Up to \$2,000,000 in '2006: No tax at either spouse's death!





Charitable Lead Trust



Charity Gets Annuity for X Years



Then Principal to Beneficiaries!



Charitable Lead Trust



No Additional Gift Tax if income/growth exceed Payout



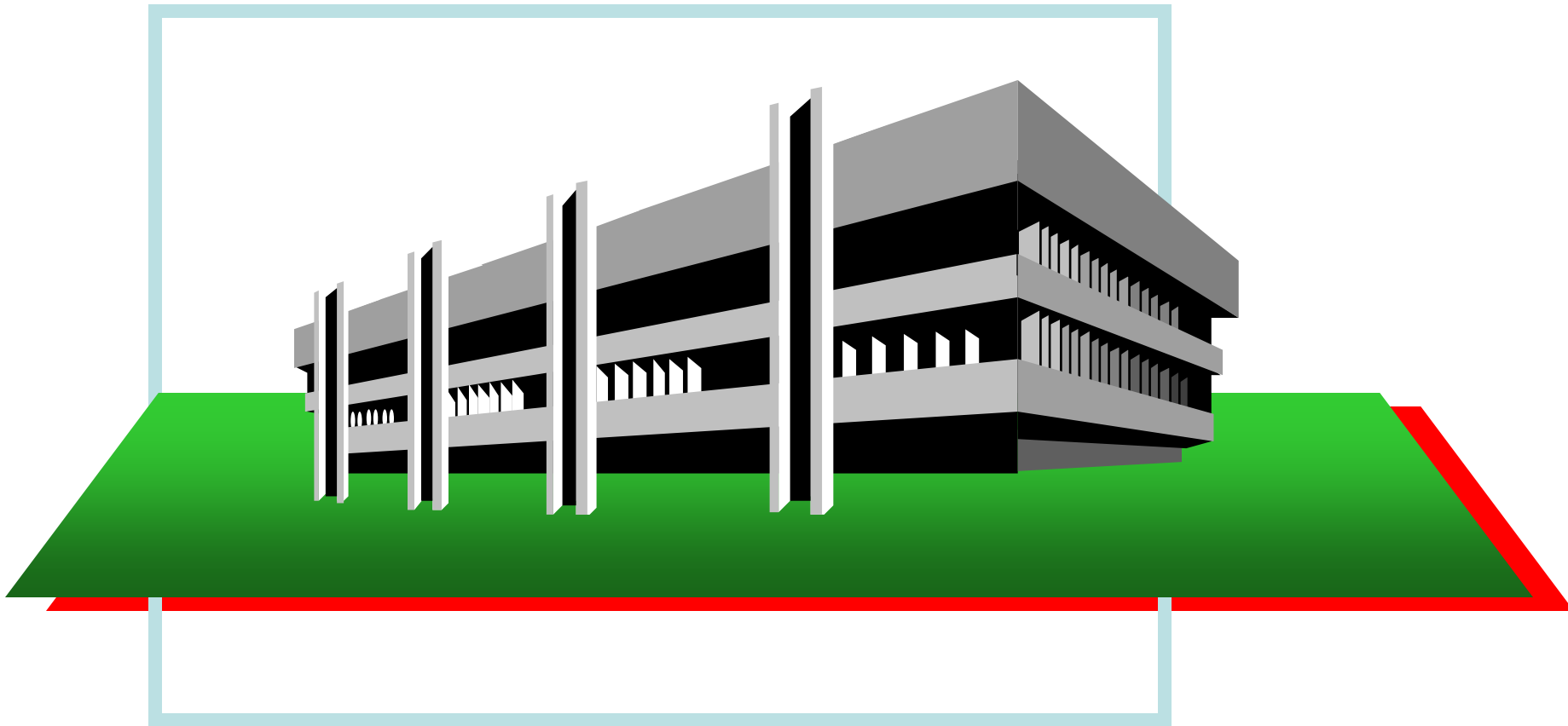


7. “Freeze”





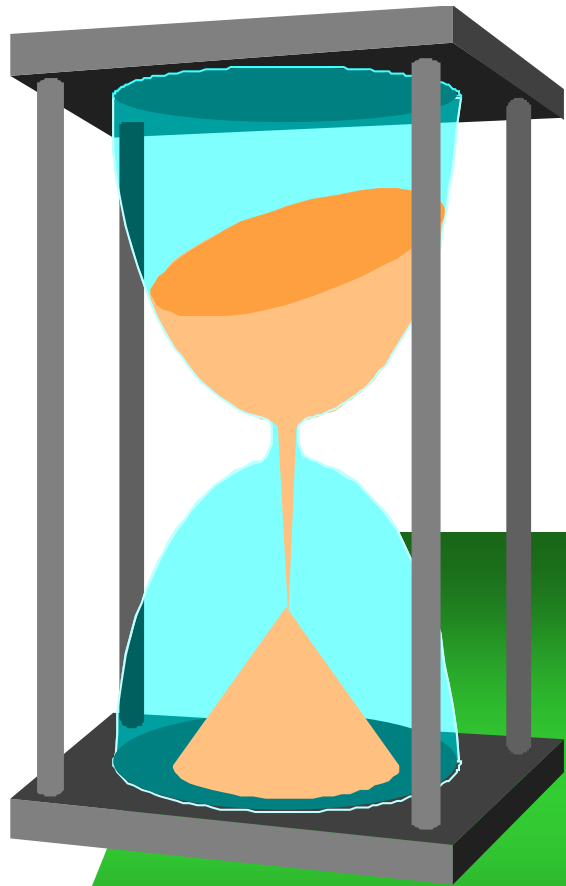
Installment Sale





Gift Leaseback





8. GELT Trip Through Time



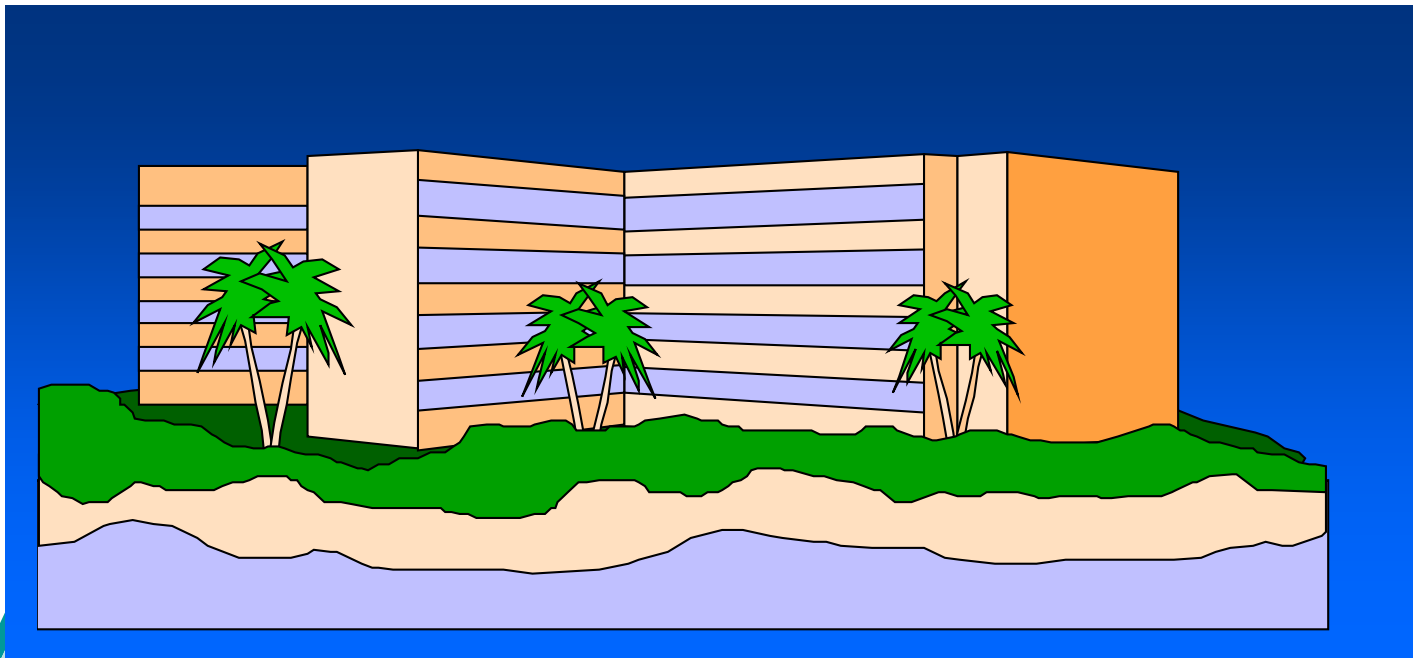
Personal Residence Trust







Grantor Retained Annuity Trust (GRAT)





Charitable Remainder Trust

Wealth Replacement Trust

You Keep

Annuity for Life,

Then

Charity

Gets Remainder

Owns

Insurance

On Parent's Life,

Replaces Net Wealth

Children Would Have Received



Charitable Remainder Trust

Wealth Replacement Trust

**You Keep
Annuity for Life,
Then
Charity
Gets Remainder**

**Owns
Insurance
On Parent's Life,
Replaces Net Wealth
Children Would Have Received**



Your Heirs or the IRS?

