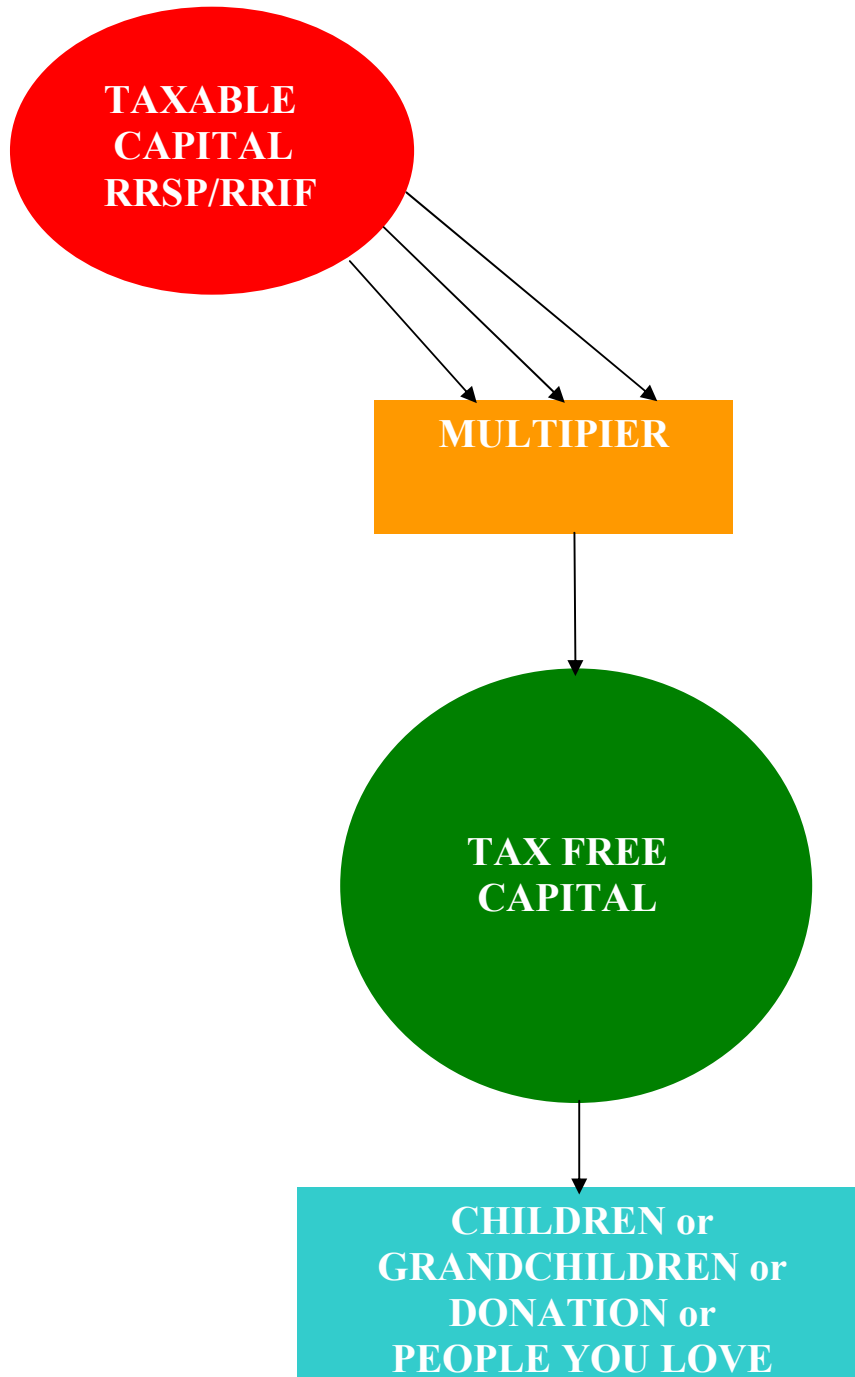


ESTATE MULTIPLIER

TRANSFER TAXABLE CAPITAL TO TAX FREE CAPITAL



THE TAXABLE CAPITAL IS A "TAX-TIME BOMB" – 50% OF THE UNUSED PORTION OF THE TAXABLE CAPITAL MAY GO TO THE GOVERNMENT
THE ESTATE MULTIPLIER TRANSFERS THE TAXABLE CAPITAL TO A TAX FREE CAPITAL AND DISTRIBUTES TO THE CHILDREN AND GRANDCHILDREN WHEN PARENTS PASSED AWAY.