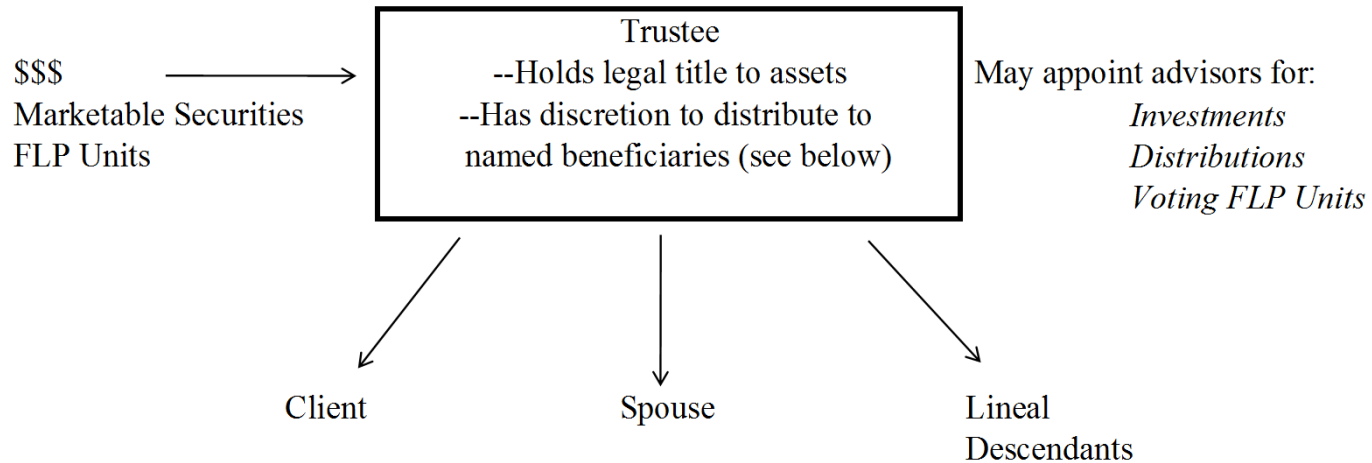


Asset Protection Trust Technique*



Common Objectives

- Protect assets from creditors
- Reduce estate and gift taxes

Common Steps to Implement

- Client establishes an irrevocable trust in an appropriate jurisdiction
- Client transfers assets (may consist of, or include, FLP Units [see separate Diagram]) to the trust
- Client is a beneficiary who can receive distributions from the trust, in the discretion of the Trustee
- Applicable law will provide a great deal of protection for assets from Client's creditors
- Client can appoint advisors for investment and distribution decisions and voting of FLP units [see separate diagram]

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