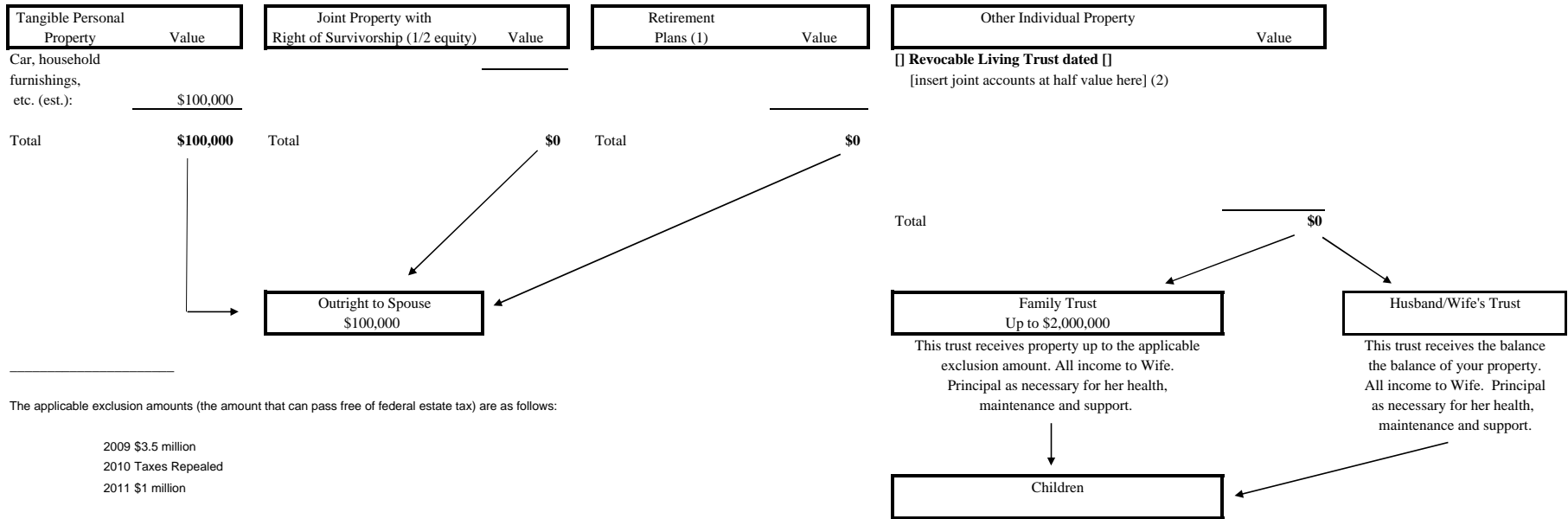


For Illustration Purposes Only
Last Updated 5/2/2011

PROPOSED DISPOSITION OF THE ESTATE OF [H]
IF HIS WIFE, [W], SURVIVES HIM



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

- 2009 \$3.5 million
- 2010 Taxes Repealed
- 2011 \$1 million

(1) Beneficiary designation changes should be made for the accounts listed under "Retirement Plans" and for any life insurance listed under "Other Individual Property."

(2) You should make account title changes following your document signing as follows:

From individual name to Revocable Living Trust

From joint names to Revocable Living Trusts

(1/2 to each Trust will work well, but titling more to []'s Trust may save taxes if she dies first)

For further instructions on (1) and (2) above, see cover letter and Memorandum provided with your original, signed documents or call our office at (704) 552-5160.