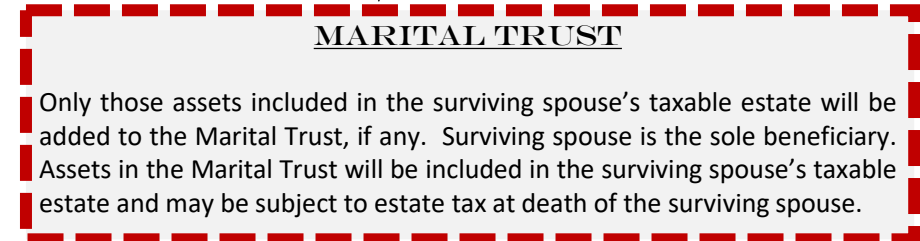
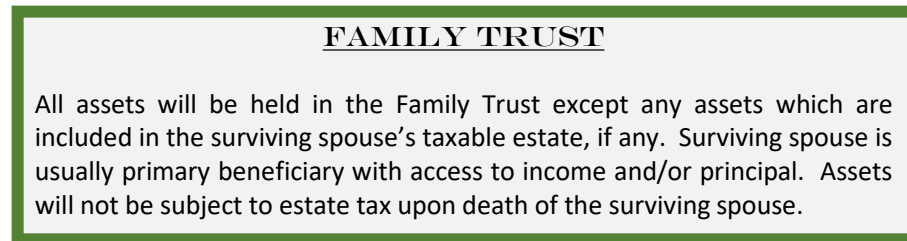


Assets gifted into trust are held for the benefit of the grantor's spouse and children or other descendants can be included as beneficiaries at this time as well. Assets may provide income and/or principal to beneficiaries during the grantor's lifetime.

At Death of Grantor Spouse:



At Death of Both Spouses:

