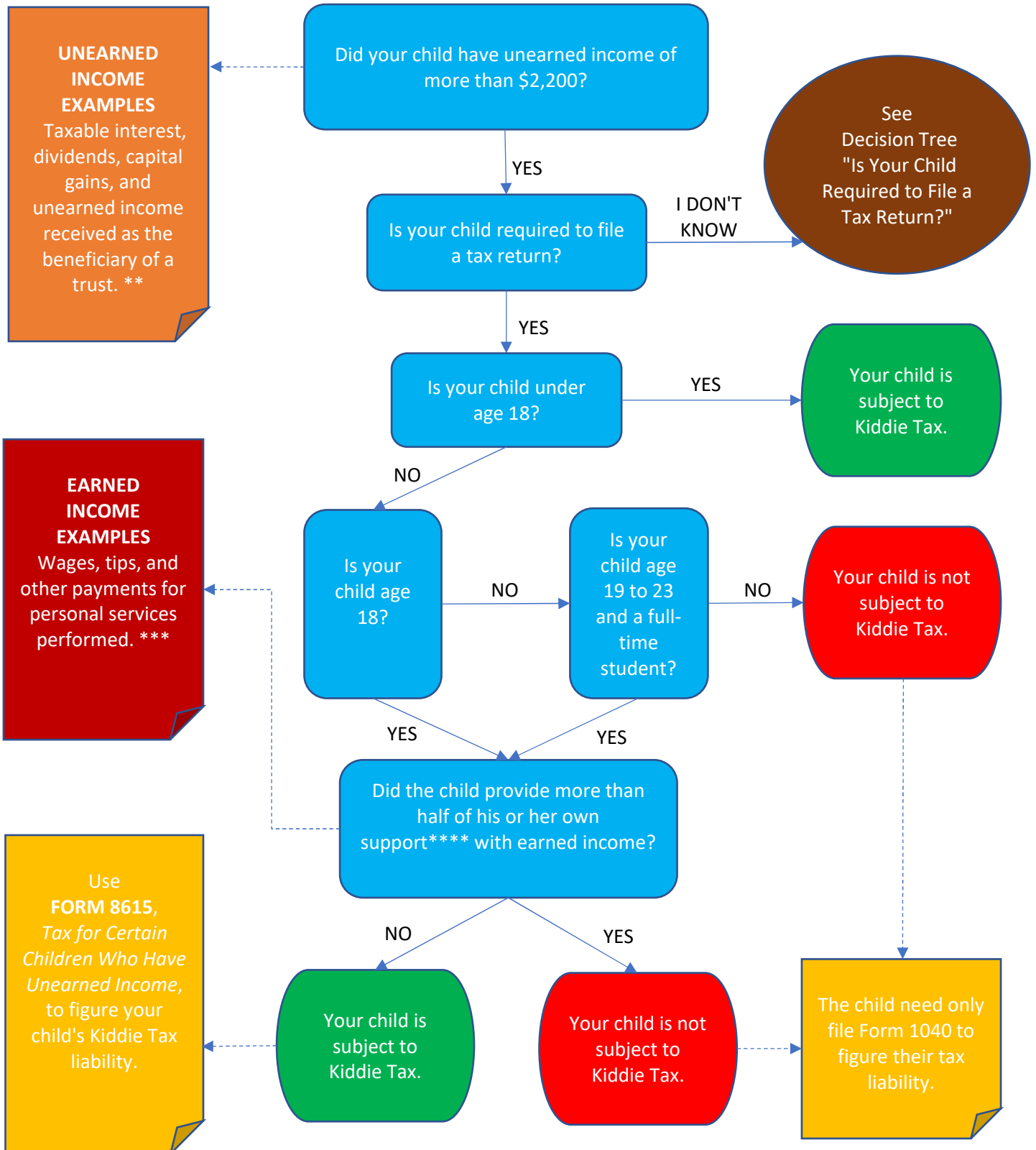


DECISION TREE IS MY CHILD* SUBJECT TO KIDDIE TAX?



* Assumes child is unmarried and can be claimed as a dependent by a parent.

** Unearned income also includes rents, royalties, taxable Social Security benefits, pension and annuity income, taxable scholarship and fellowship grants not reported on Form W-2, unemployment compensation, and alimony.

*** Earned income also includes taxable distributions from qualified disability trusts.

**** A child's support includes food, lodging, clothing, education, medical, transportation, and other necessities.