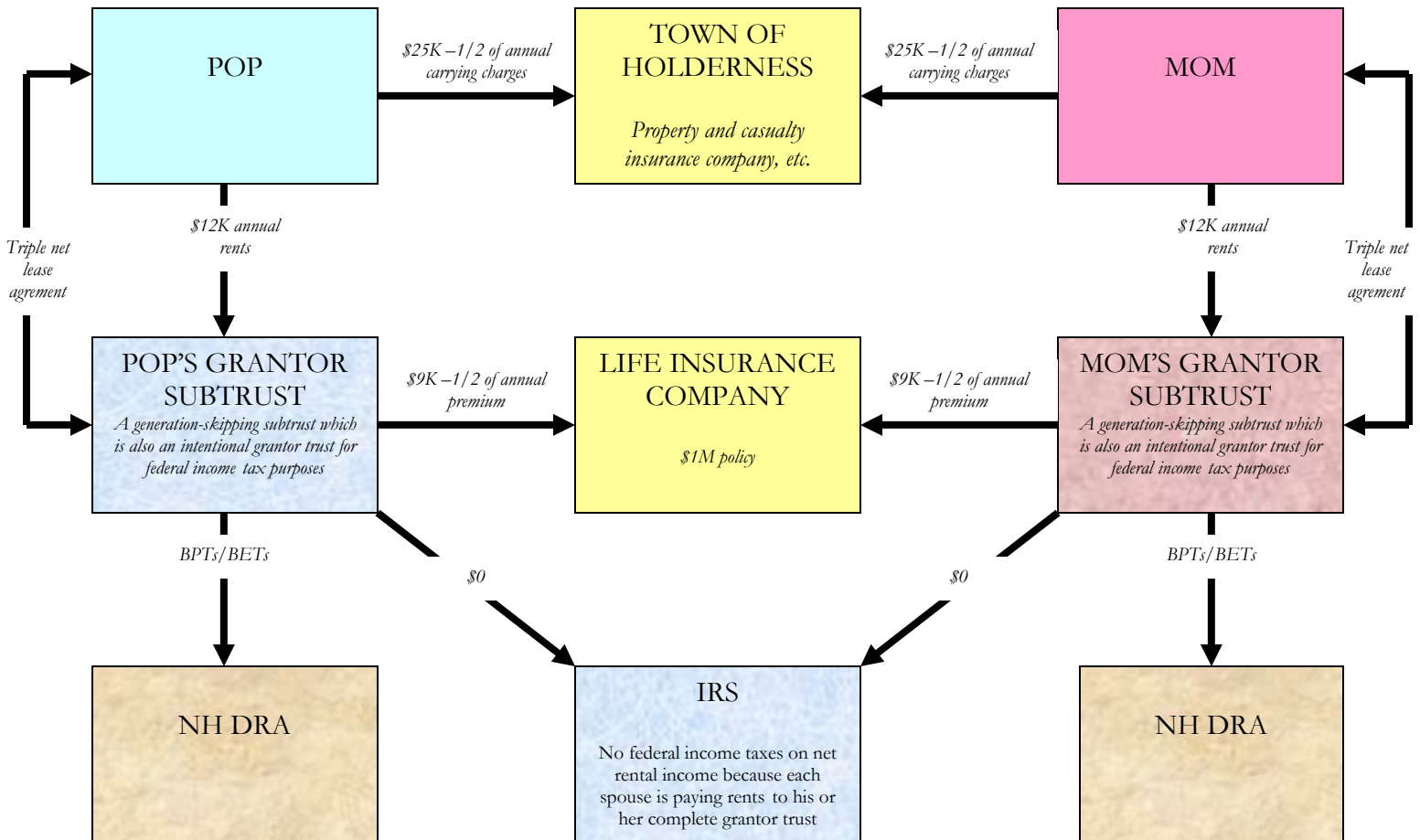


FLOWCHART 2
ILLUSTRATING CASH FLOWS DURING MOM AND POP'S LIFETIMES



Note: No need for crummey compliance for annual premium payments and no need for annual filings of gift tax returns, etc., because the entire structure is self-funding.