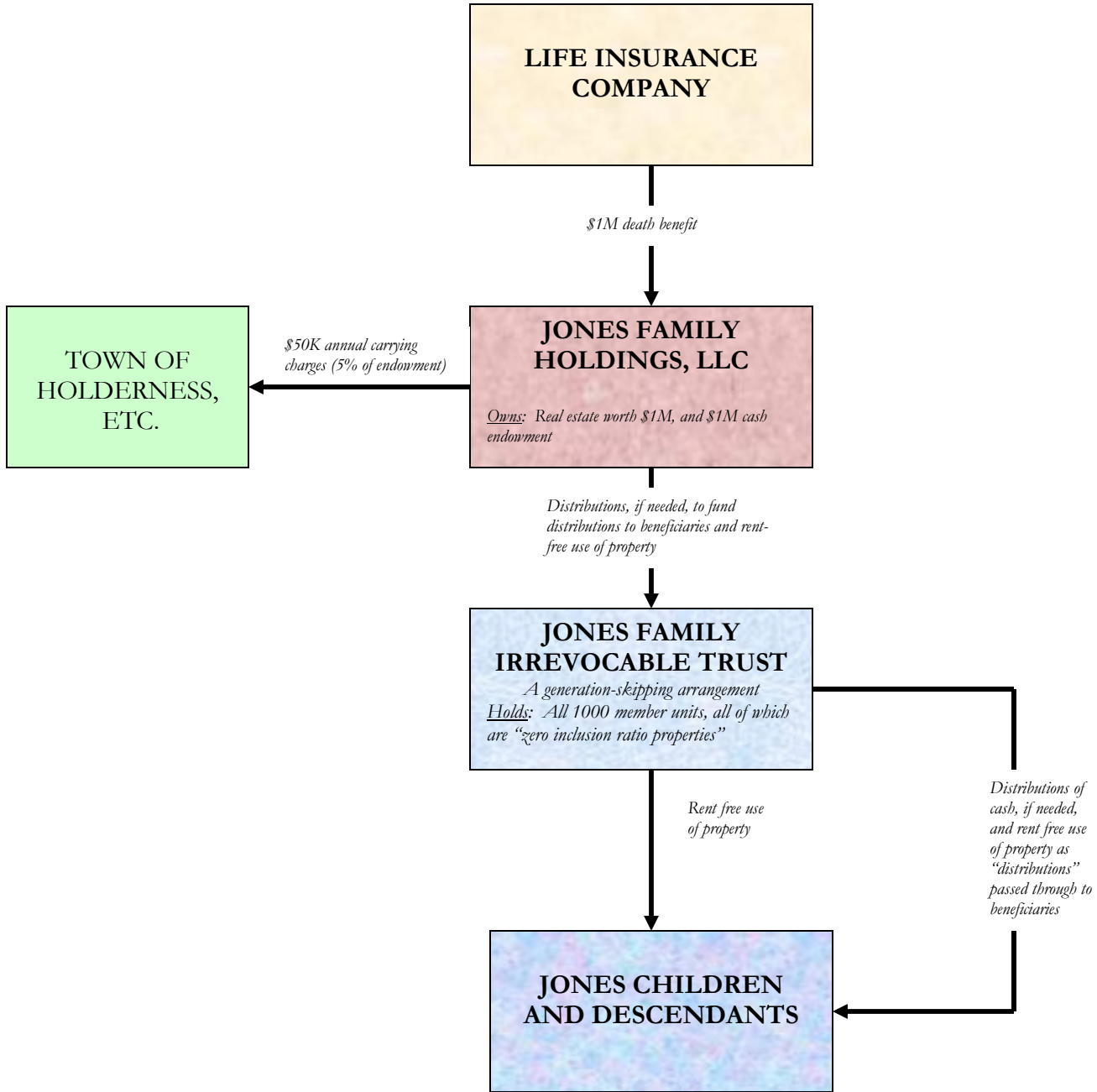


FLOWCHART 4
ILLUSTRATING CASH FLOWS ON AND AFTER SECOND DEATH



Result: Mom and Pop have created a self-sustaining \$3M generation-skipping fund at the transfer tax "cost" of consuming combined amounts of \$638,000 and \$969,000 of their unified credit and GST exemptions, respectively.