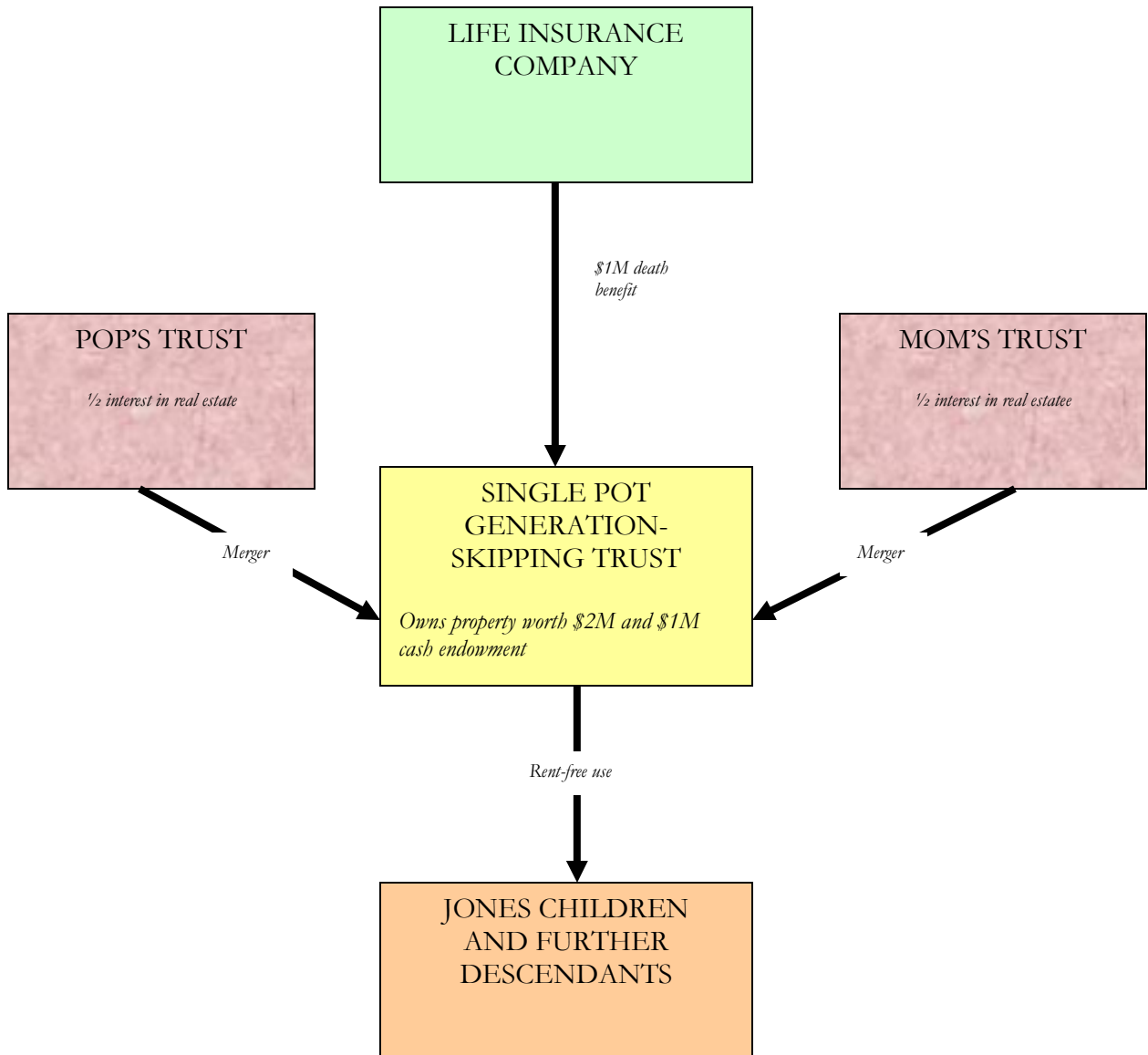


**FLOWCHART 4**  
ILLUSTRATING FLOW OF ASSETS AFTER SECOND DEATH



Creates \$3M generation-skipping fund at “cost” of consuming combined \$1.37M and \$1.7M of estate tax and GST exemptions, respectively.