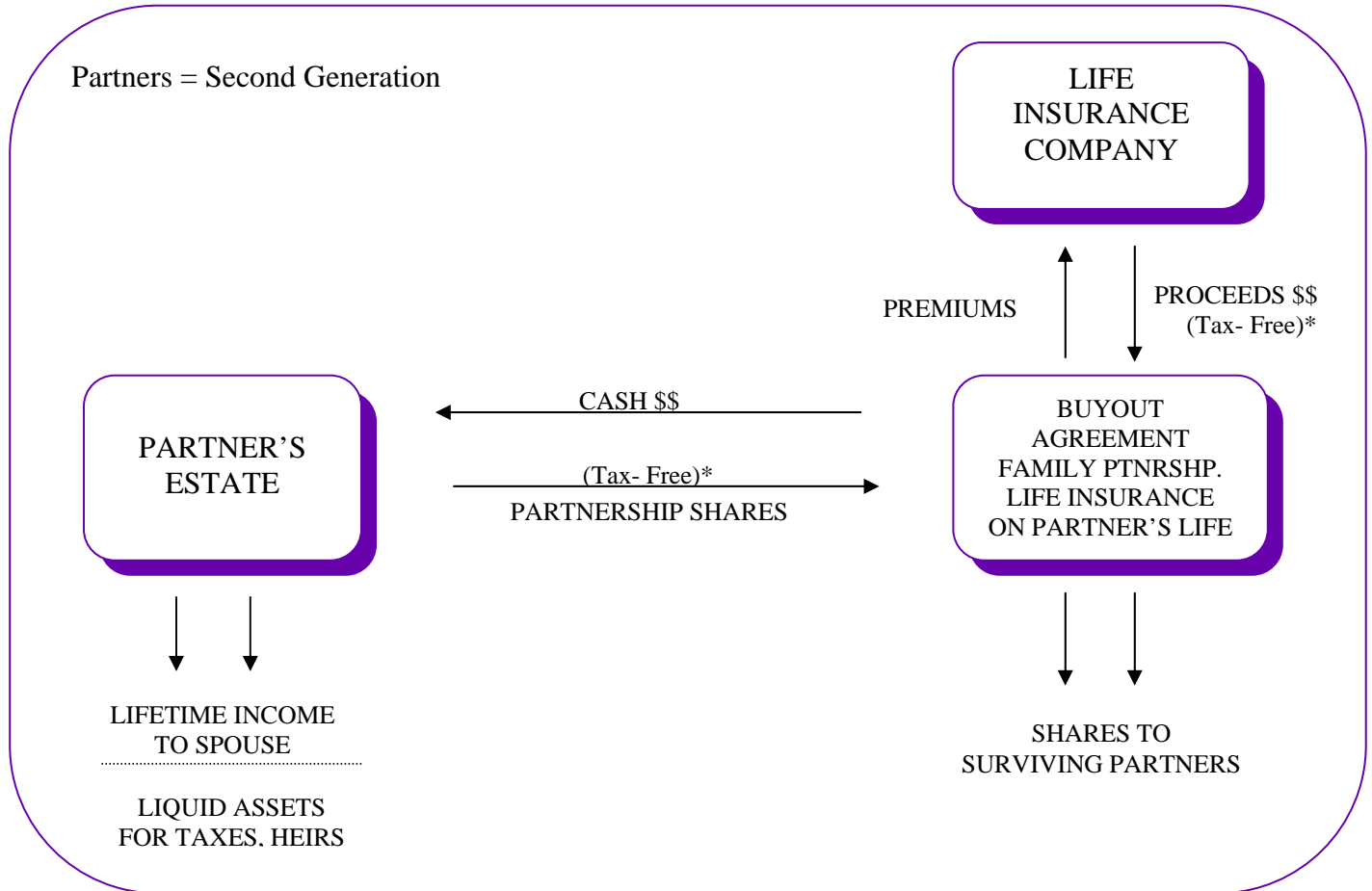


FAMILY PARTNERSHIP GUARANTEED BUYOUT PLAN



PLAN GOALS

- ◆◆ Deceased partner's estate receives full value in cash immediately.
- ◆◆ Spouse sells shares free of tax, is relieved of business problems & liabilities.*
- ◆◆ Income continues for needs of spouse without negative tax treatment.
- ◆◆ Principal is retained for grandchildren
- ◆◆ Partnership has the guaranteed right to buy business at death of partner. Life insurance creates the cash to purchase.
- ◆◆ Surviving partners control their future security and avoid debt to in-laws.
- ◆◆ Cash value may provide for a future lifetime buyout or refund of cost.

*Check with your tax advisor for actual result