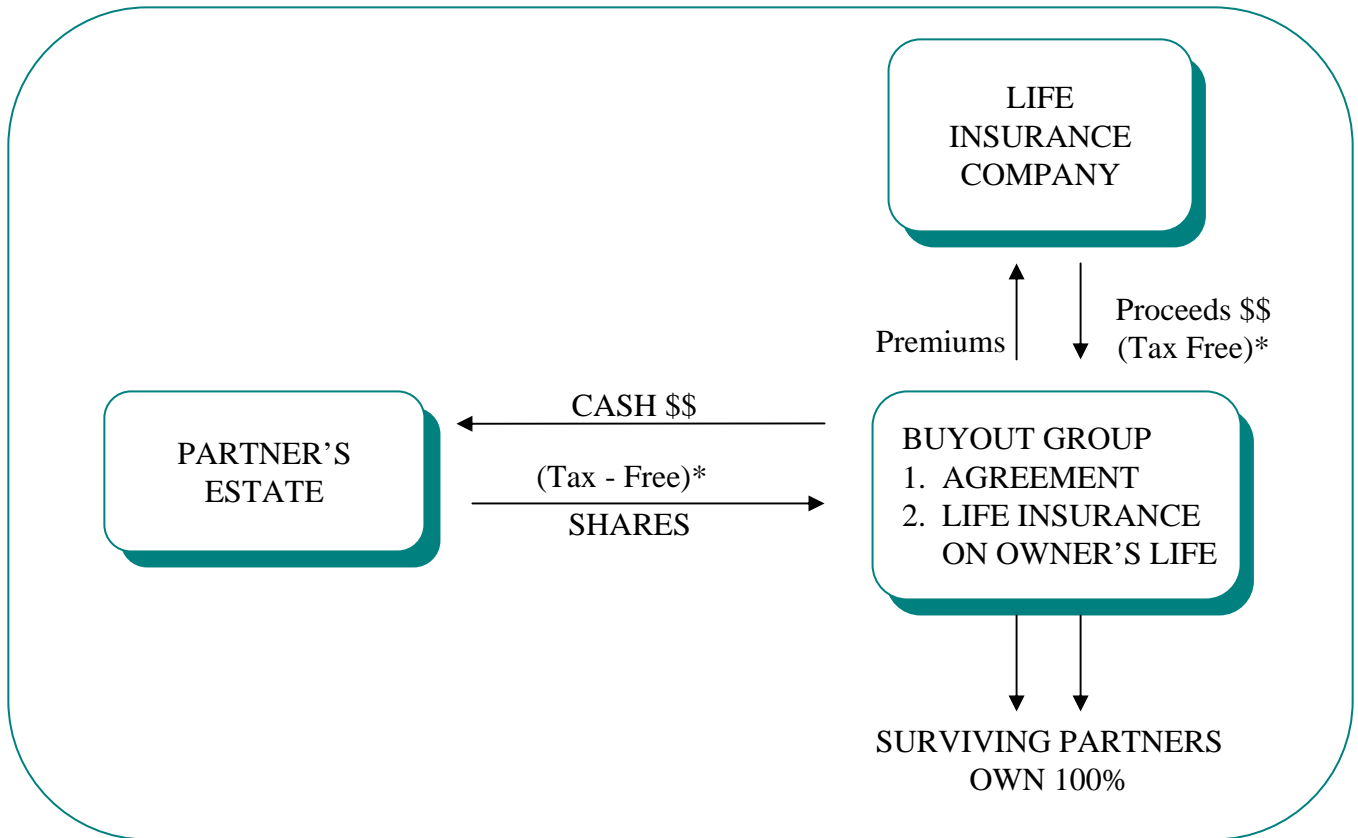


STOCK PROTECTION PLAN



PLAN GOALS

- ◆◆ Partner's family receives full value in cash immediately.
- ◆◆ Family sells shares free of tax, is relieved of business problems & liabilities.
- ◆◆ Income continues for needs of heirs without negative tax treatment.
- ◆◆ Partnership pays for insurance to redeem shares at death of insured partner.
- ◆◆ Remaining partners control their future security and avoid debt to family.
- ◆◆ Cash value may provide for a future lifetime buyout or refund of cost.

*Check with your tax advisor for actual result.