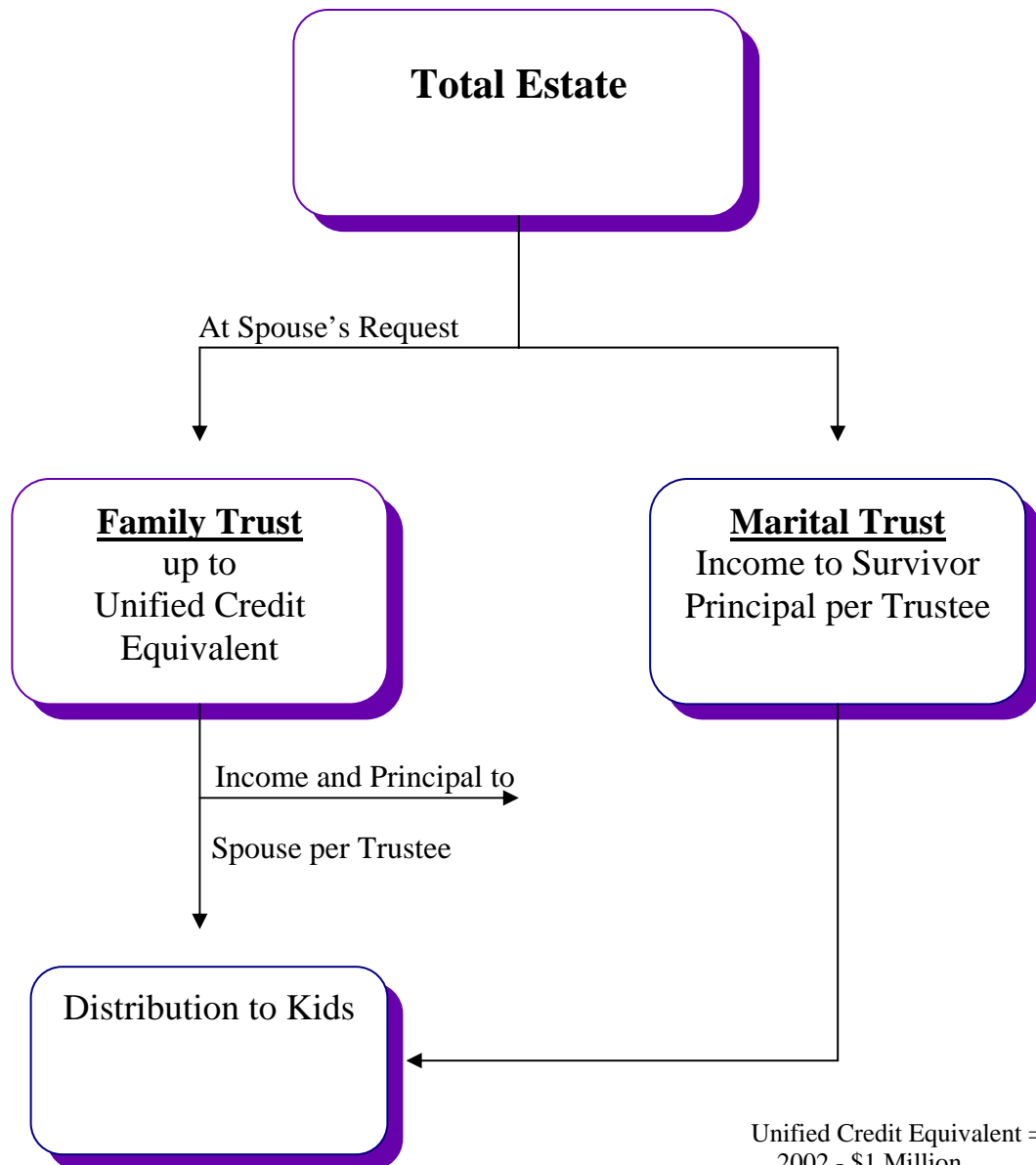


Tax-Wise Estate Plan



Unified Credit Equivalent =
2002 - \$1 Million
2004 - \$1.5 Million
2006 - \$2 Million
2009 - \$3.5 Million
2010 - No Tax
2011 - \$675,000
2012 - ?