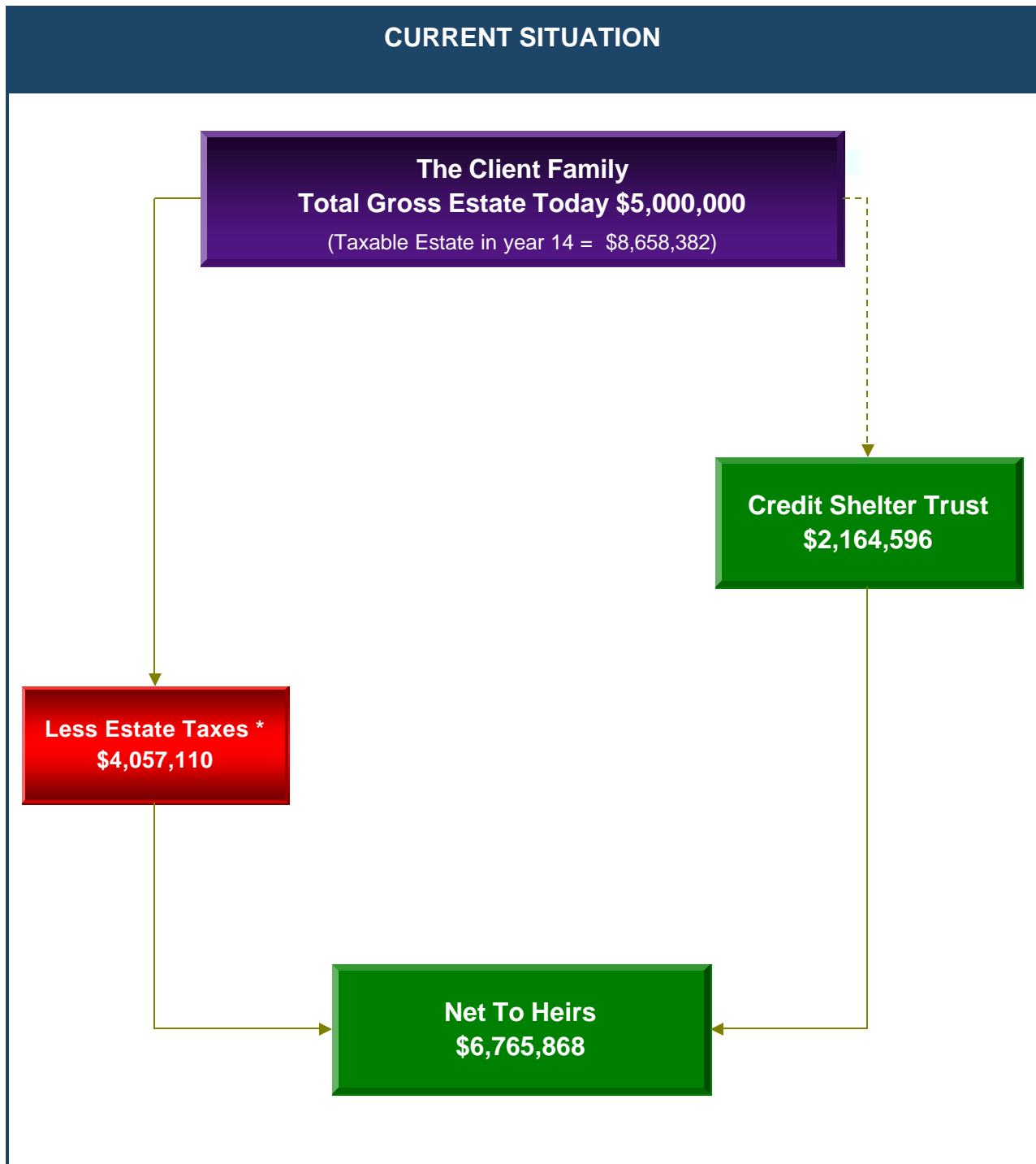


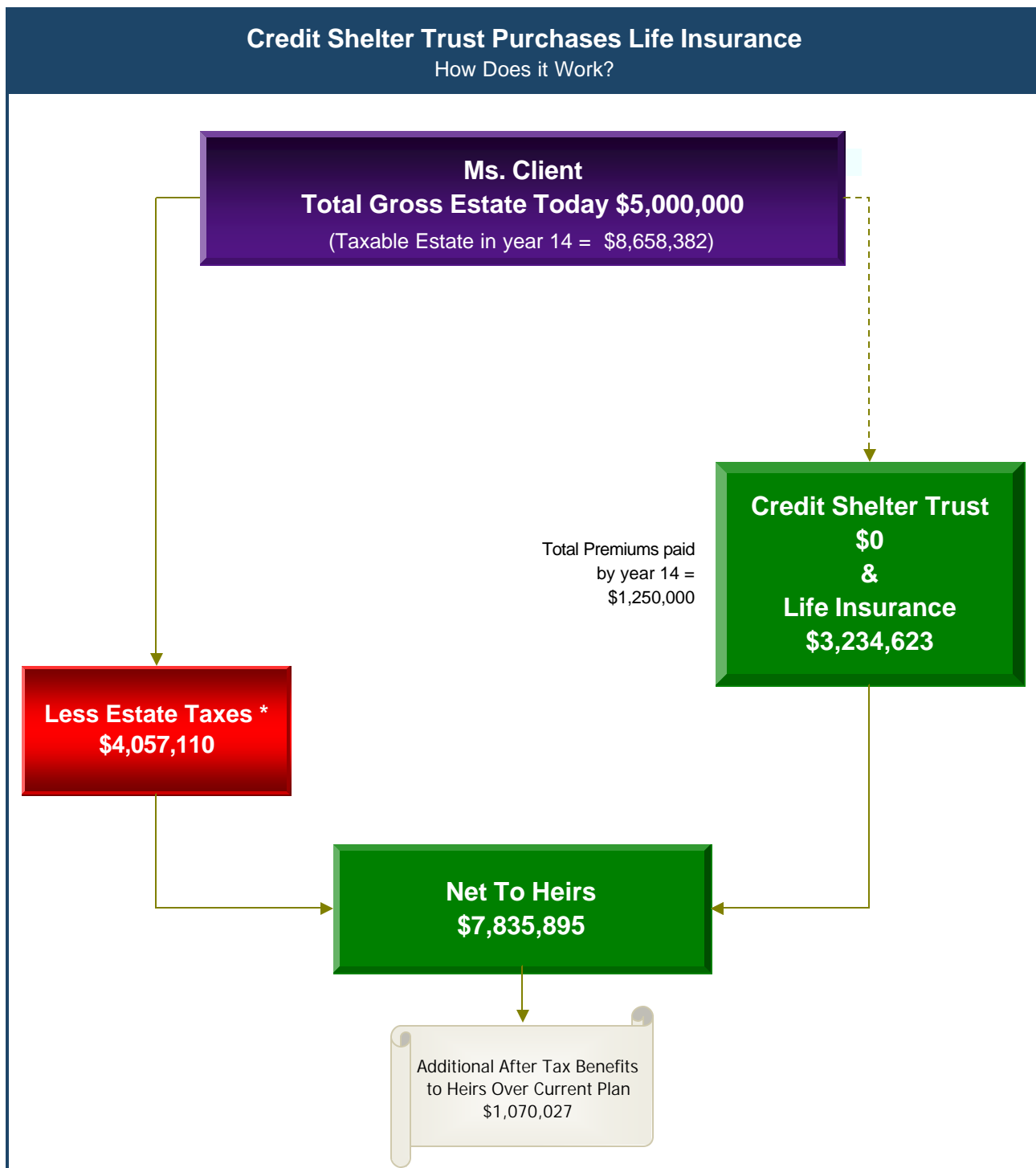
CURRENT SITUATION



* The Unified Credit amount is \$2,000,000 in year 2006, increasing to \$3,500,000 in 2009. Estate tax shown reflects the use of both spouses' unified credit in the calculations, but assumes both spouses die in the same year (if applicable).



Credit Shelter Trust(CST) & Life Insurance



* The Unified Credit amount is \$2,000,000 in year 2006, increasing to \$3,500,000 in 2009. Estate tax shown reflects the use of both spouses' unified credit in the calculations, but assumes both spouses die in the same year (if applicable).