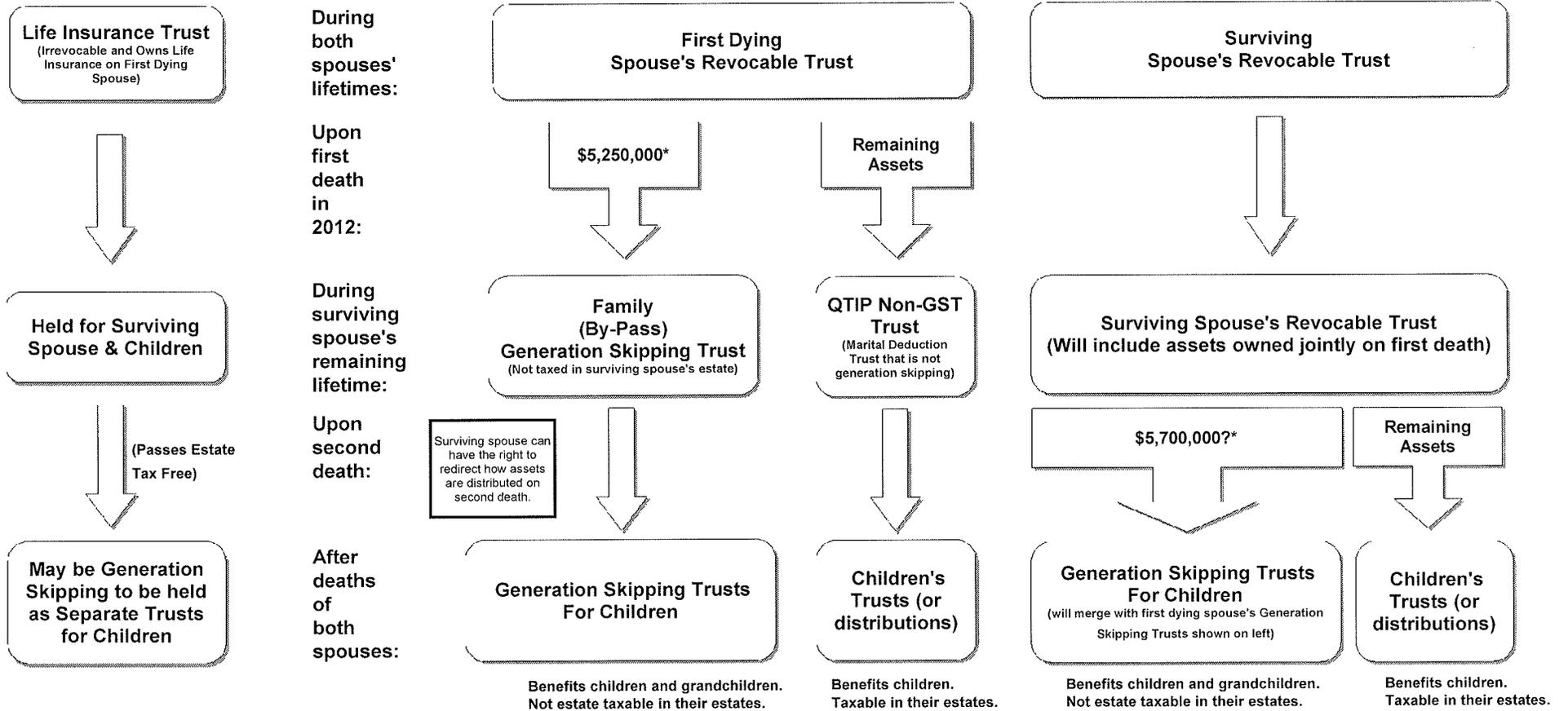


PROTECTIVE TRUST EXPLANATION CHART

Presented by Gassman Law Associates, P.A.

-COPYRIGHT 2011-



* Assumes that the first spouse dies in 2013 and that the surviving spouse dies in a later year when the estate tax exemption has gone up to \$5,700,000. (based upon 8.57% cumulative inflation). The estate tax exemption is \$5,250,000 for those that die in 2013, and increases with inflation in \$10,000 increments. If the first dying spouse does not use the entire exemption amount, what remains may be added to the surviving spouse's allowance under the "portability rules" but will not grow with inflation.