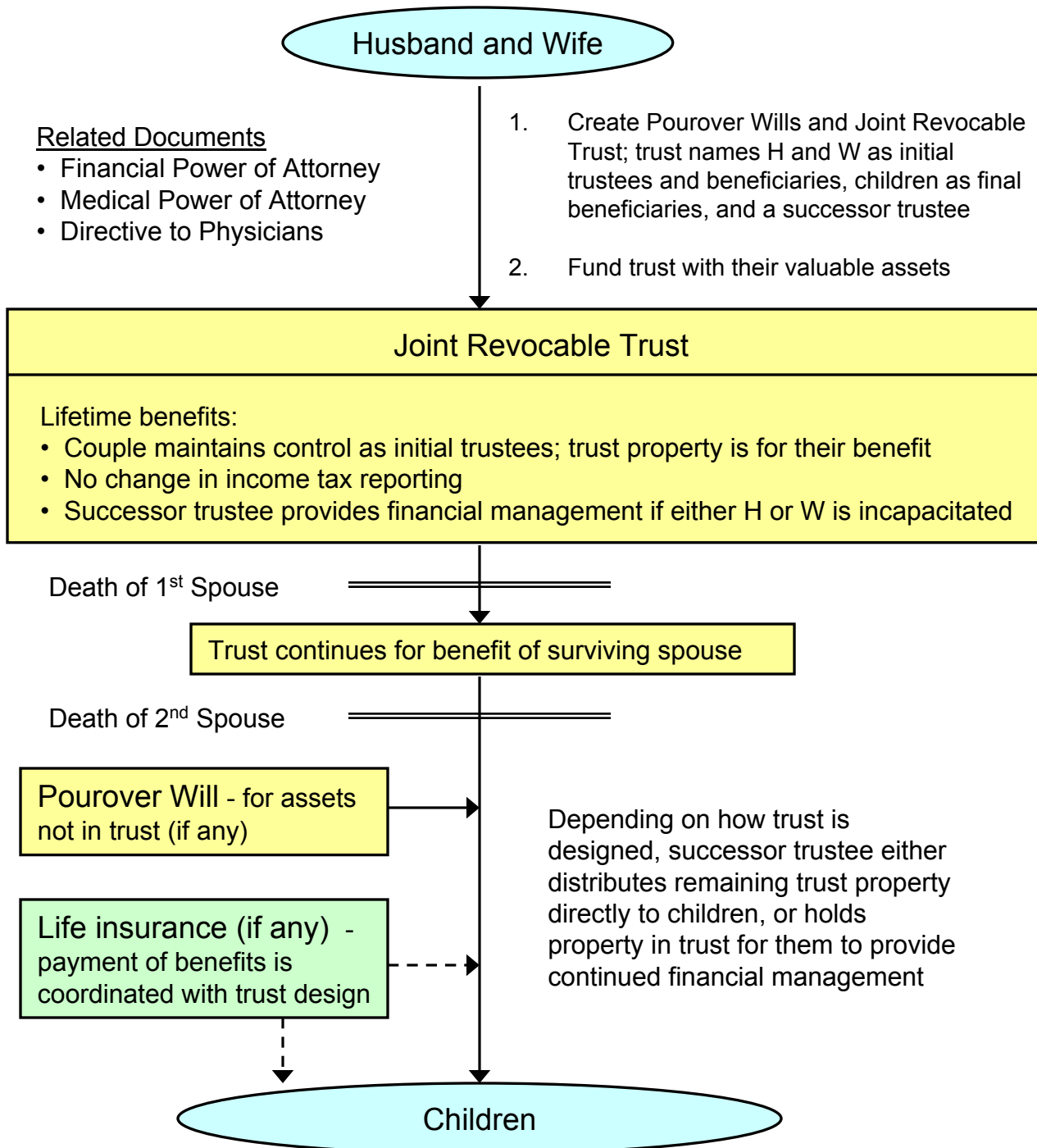


SAMPLE ESTATE PLAN FOR MARRIED COUPLE WITH ADULT CHILDREN

(Estate is not taxable)



This sample plan is for purpose of illustration only, may not fit a person's particular circumstances, and is not intended to substitute for legal, tax or other professional advice. In preparing an estate plan, a person should not rely solely on this sample plan, but should seek the services of a competent estate planning professional.

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