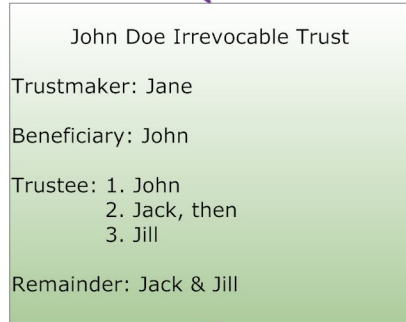


## BUILD UP EQUITY RETIREMENT TRUST (BERT) FLOWCHART

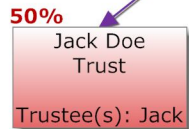
For  
John and Jane Doe

The BERT is an irrevocable trust that is set up by each spouse for the benefit of the other spouse. Gifts are made to the trust annually and, while still accessible, the assets are exempt from estate tax in both spouses' estate. Also, because the trust is irrevocable, the assets are protected from creditors and predators. Then, upon the spouse's death, the assets are passed on to intended beneficiaries.

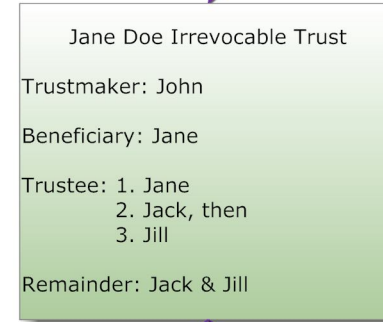
Jane gifts to the John BERT annually or at her discretion.



\* Note: Gifts in excess of the annual gift tax exemption are subject to a 709 Gift Tax Return.



John gifts to the Jane BERT annually or at his discretion.



\* Note: Gifts in excess of the annual gift tax exemption are subject to a 709 Gift Tax Return.

