

ESTATE SETTLEMENT TIMELINE

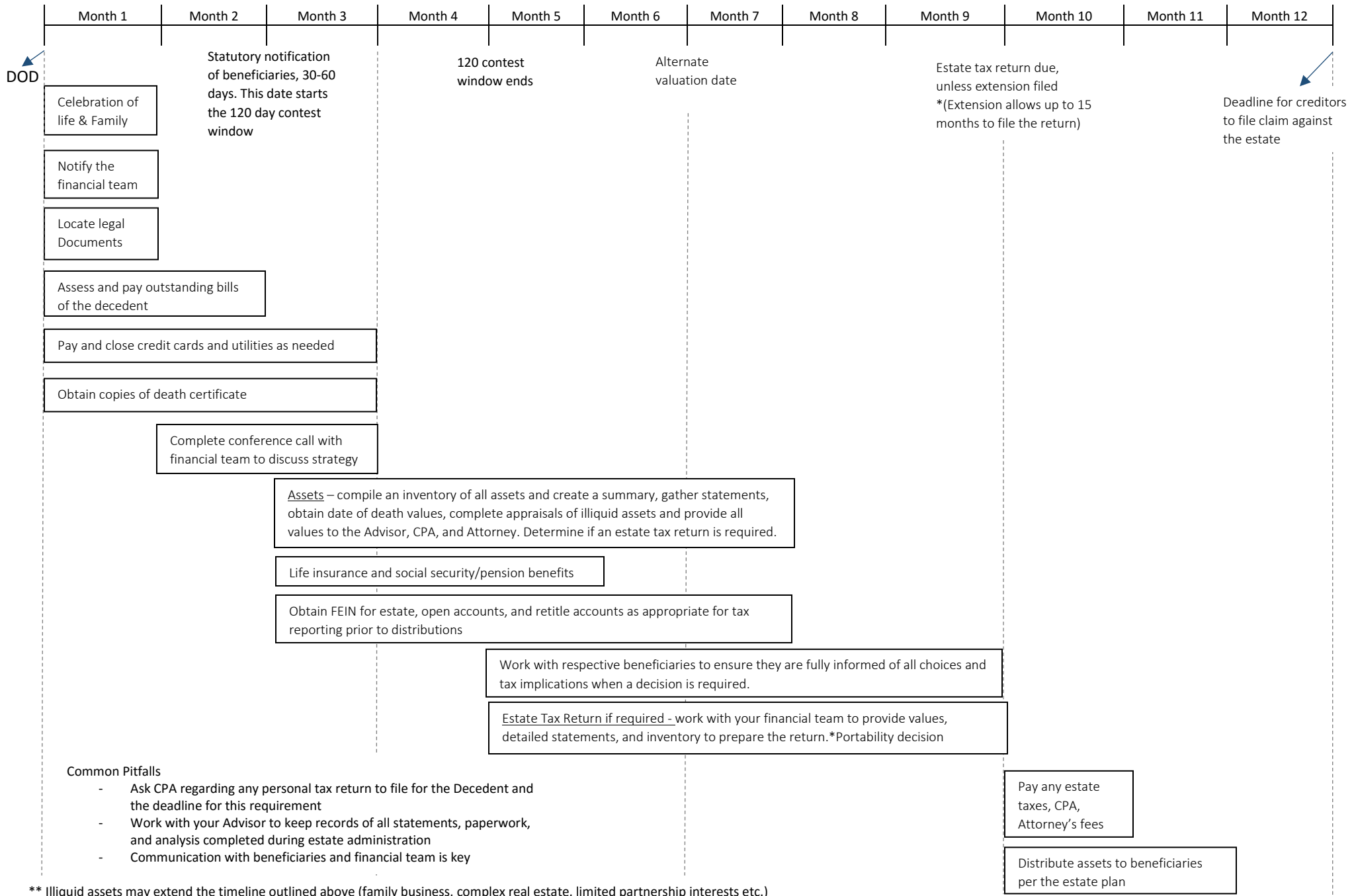
Gift and Estate Tax Exclusions and Credits

Maximum estate, gift & GST rates
Estate, gift & GST exclusions

40%
\$5,490,000

Phase 1

Phase 2



** Illiquid assets may extend the timeline outlined above (family business, complex real estate, limited partnership interests etc.)