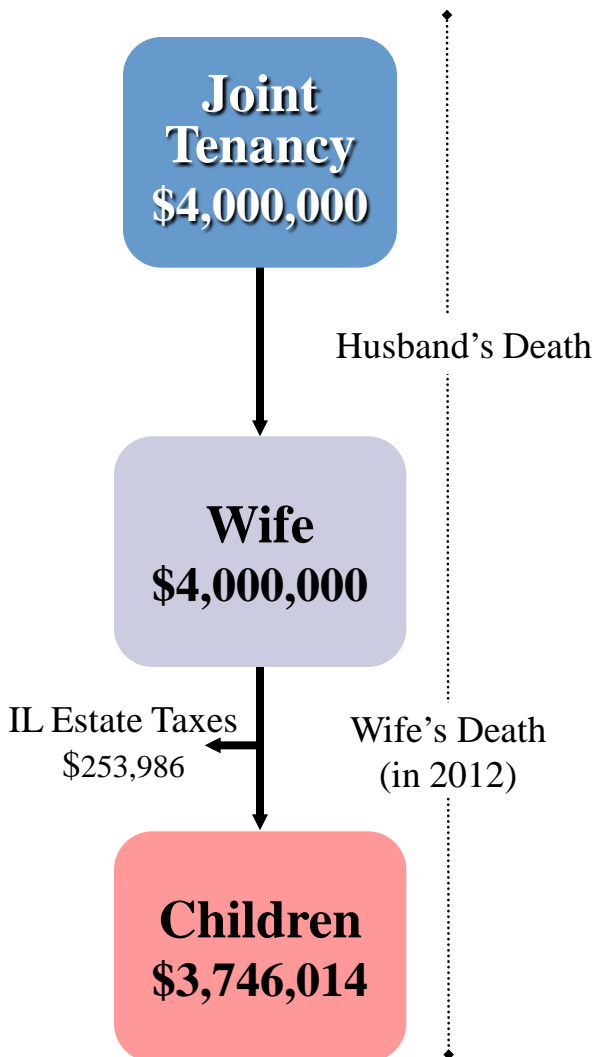


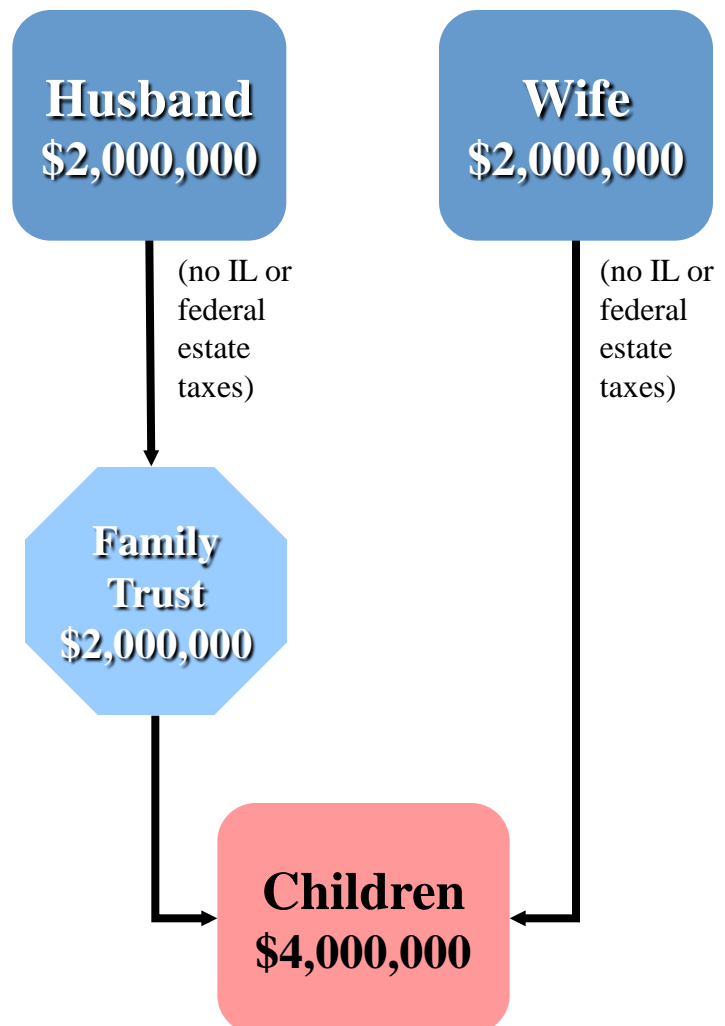
Estate Tax Planning for Illinois Married Couples

- **Challenge:**
 - ◆ Optimize use of marital deduction and estate tax exemption to defer and reduce estate taxes.
- **Solution: A/B Plan**

No Tax Planning



Tax Planning with Trusts



If the federal estate tax exemption were to revert to \$1,000,000, as scheduled, after 2012, the estate tax savings from A/B planning could potentially be much more significant.