

Credit Shelter Trust

Default Case

John Doe

Assumptions

Current Year	2002	Tax Law To Apply	Sunset
Current Net Estate	3,000,000	State Death Tax	0
Growth Rate of Net Estate	8.00%	SDT Freeze Year	0
Year of Death (1st to die)	2007	Objective	Minimize ET
Year of Death (2nd to die)	2012		

First to Die	Without	With
Year	2007	2007
Credit Shelter Trust	0	2,000,000
Marital Share/Trust	4,407,984	2,407,984
Net Estate	4,407,984	4,407,984
Total Death Taxes	0	0
After-Tax Estate	4,407,984	4,407,984

Second to Die	Without	With
Year	2012	2012
Credit Shelter Trust	0	2,938,656
Marital Share/Trust	6,476,775	3,538,119
Net Estate	6,476,775	6,476,775
Total Death Taxes	2,857,226	1,240,965
After-Tax Estate	3,619,549	5,235,810
After-Tax Estate	55.89%	80.84%
Total Death Taxes	44.11%	19.16%
Net Estate	100.00%	100.00%

Benefit of Credit Shelter Trust

Estate Tax Savings	1,616,261
Percentage Savings	24.95%

