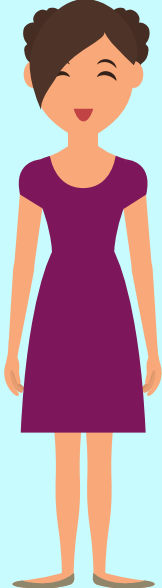


GIFT TAX

GIVING TO ONE PERSON



SINGLE TAXPAYER



MARRIED TAXPAYERS



GIFT TAX

GIVING TO MULTIPLE PEOPLE



SINGLE TAXPAYER

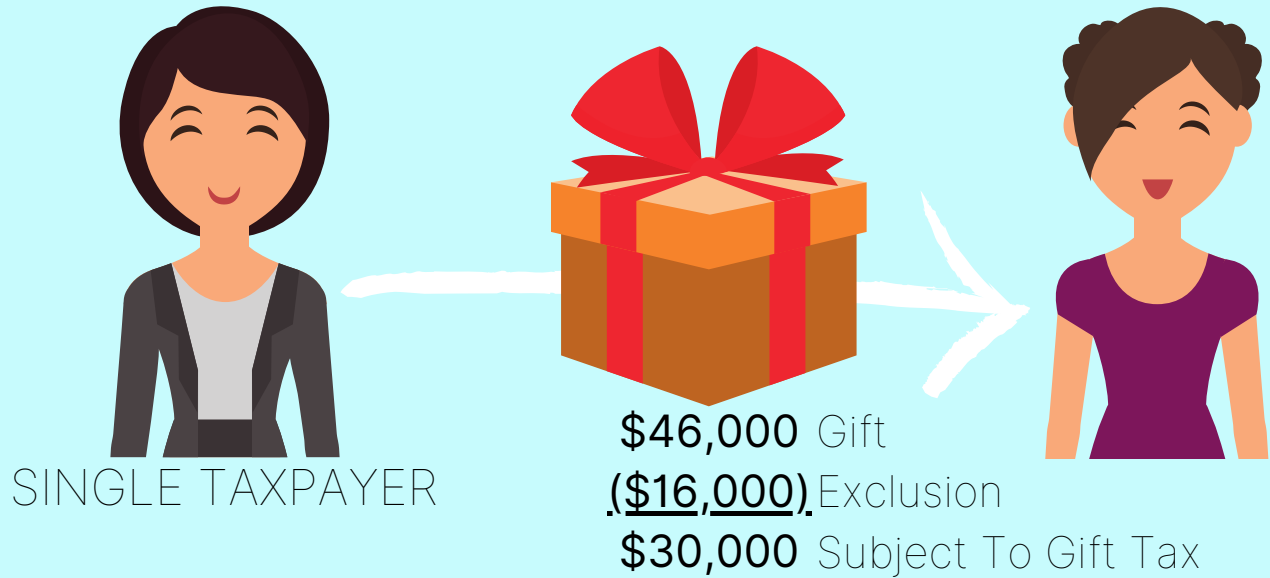


MARRIED TAXPAYERS



GIFT TAX

EXCEEDING THE ANNUAL EXCLUSION



BEFORE
ESTATE TAX EXEMPTION
\$12,060,000



AFTER
ESTATE TAX EXEMPTION
\$12,030,000
DECREASED BY \$30K



YOU DO **NOT** PAY GIFT TAX - YOU **ONLY** DECREASE YOUR ESTATE TAX EXEMPTION