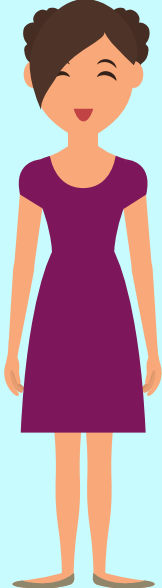


GIFT TAX

GIVING TO ONE PERSON



SINGLE TAXPAYER



MARRIED TAXPAYERS



GIFT TAX

GIVING TO MULTIPLE PEOPLE



SINGLE TAXPAYER



MARRIED TAXPAYERS



GIFT TAX

EXCEEDING THE ANNUAL EXCLUSION



SINGLE TAXPAYER



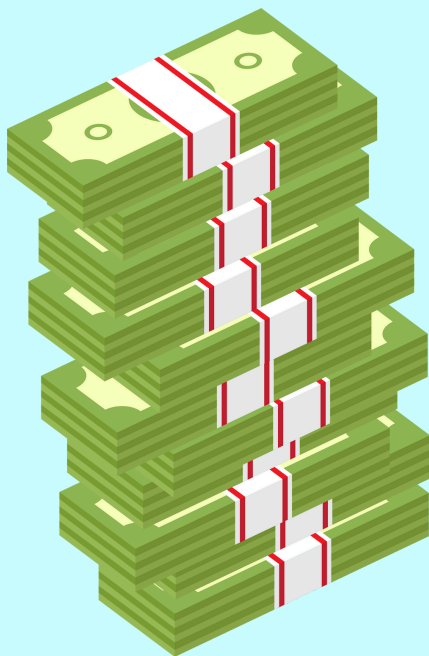
\$48,000 Gift
(\$18,000) Exclusion
\$30,000 Subject To Gift Tax



BEFORE

ESTATE TAX EXEMPTION

\$13,610,000



AFTER

ESTATE TAX EXEMPTION

\$13,580,000

DECREASED BY \$30K



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



BETTER THAN YESTERDAY, LLC
TAX + FINANCIAL SERVICES