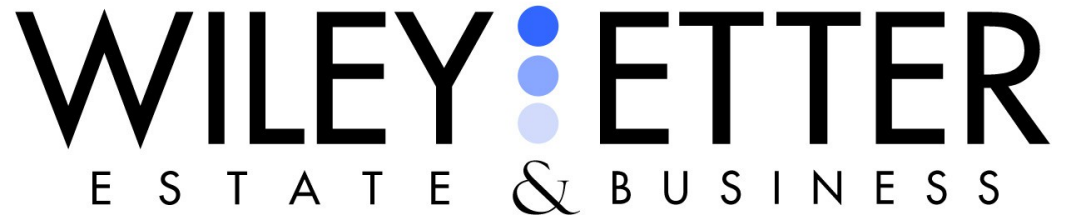


# SPOUSAL ACCESS TRUST



1. Grantor pays premium to trust.
2. Trust holds premium funds for limited period (usually 30 days). Beneficiaries have right to withdrawal to meet gift requirements.
3. After withdrawal period expires, trust pays premium to insurance company. Insurance policy is owned by the trust.
4. On death of insured spouse, insurance company pays benefits directly to trust.
5. Insurance proceeds are income tax free and protected in the trust. Trust assets are distributed pursuant to the trust agreement.

