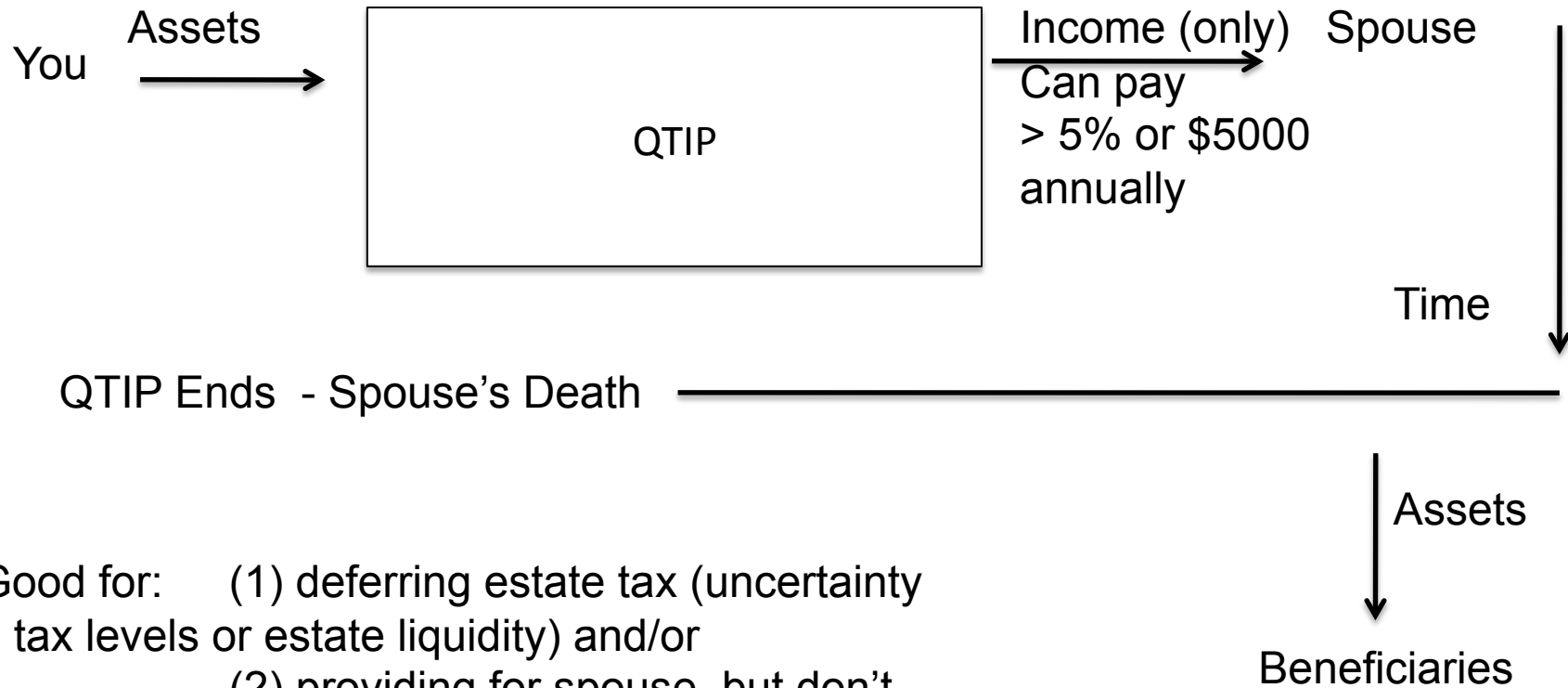


QTIP Trust



- Good for: (1) deferring estate tax (uncertainty re tax levels or estate liquidity) and/or (2) providing for spouse, but don't want spouse controlling asset distribution (e.g. 2nd marriage and children from 1st marriage)