



SAMPLE FOR "GIVE IT TWICE"

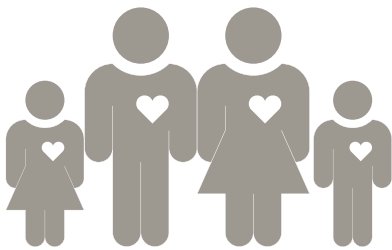
PROPOSED ESTATE PLAN

Stocks & Bonds	Life Insurance	Home
Personal Effects		Qualified Plan (IRA)
REIT Shares		

2ND PASSING



Give it Twice Trust (CRT)

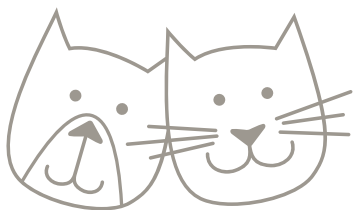


HEIRS

6% Income each year for 15 years



15 YEARS PASS

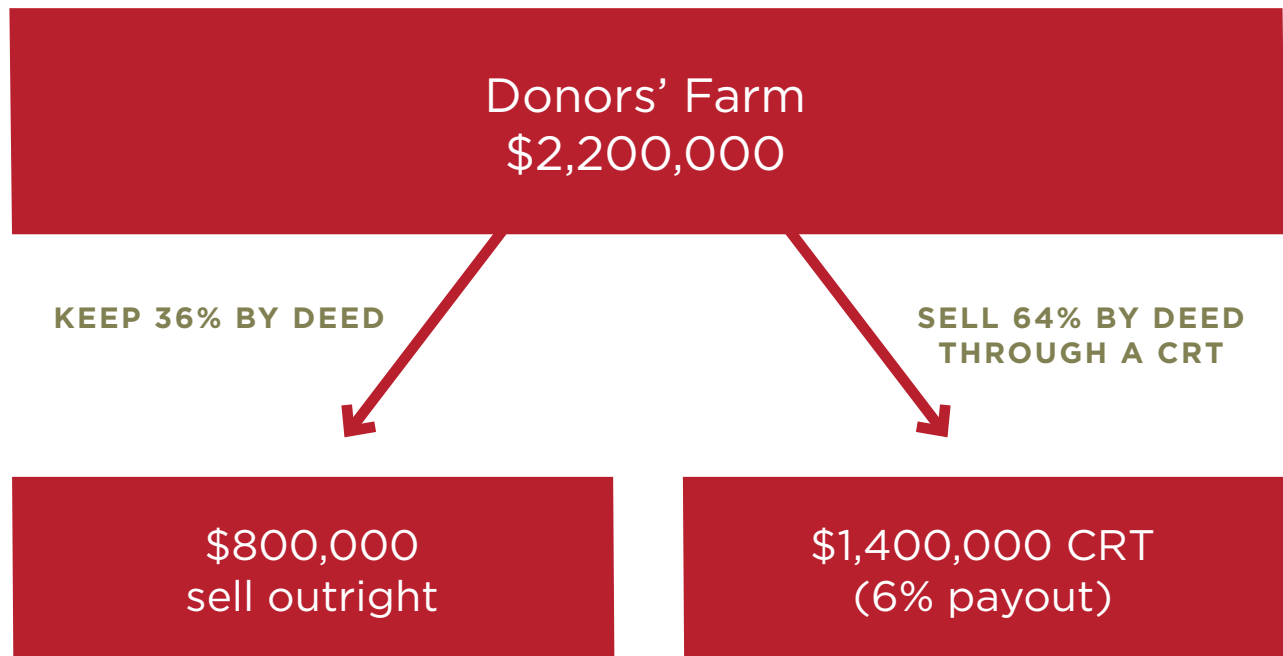


HSSW

A substantial gift to HSSW



'WASHOUT PLAN' FOR REAL ESTATE



- **Tax on Gain is \$280,000**

- All capital gain is avoided
- \$700,000 in tax deduction **may save \$245,000 in taxes**
- 1st year income - \$84,000