

THE BRUNSTING FAMILY LIVING TRUST

ELMER H. BRUNSTING NELVA E. BRUNSTING

Co-Trustees

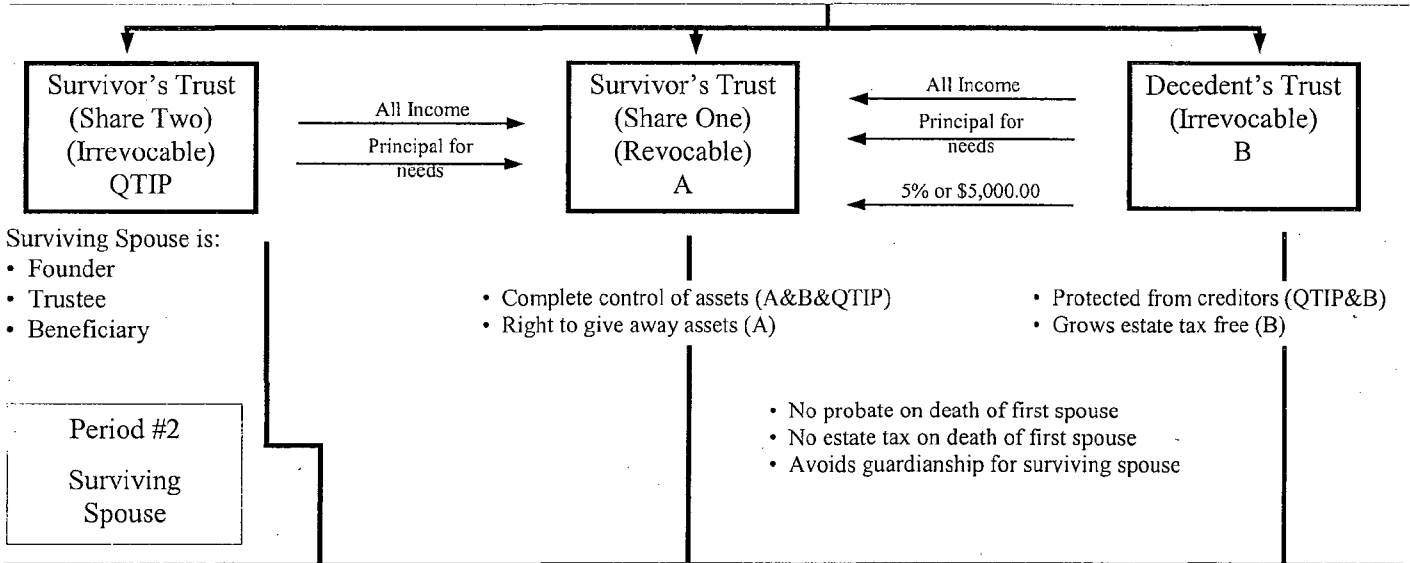
Period #1
Both Spouses
Living

- Husband & Wife are:
- Founders
 - Trustees
 - Beneficiaries

- Complete control of assets
- Avoids guardianship

- Can be amended or revoked
- No change in income taxes

DEATH OF FIRST SPOUSE



- Surviving Spouse is:
- Founder
 - Trustee
 - Beneficiary

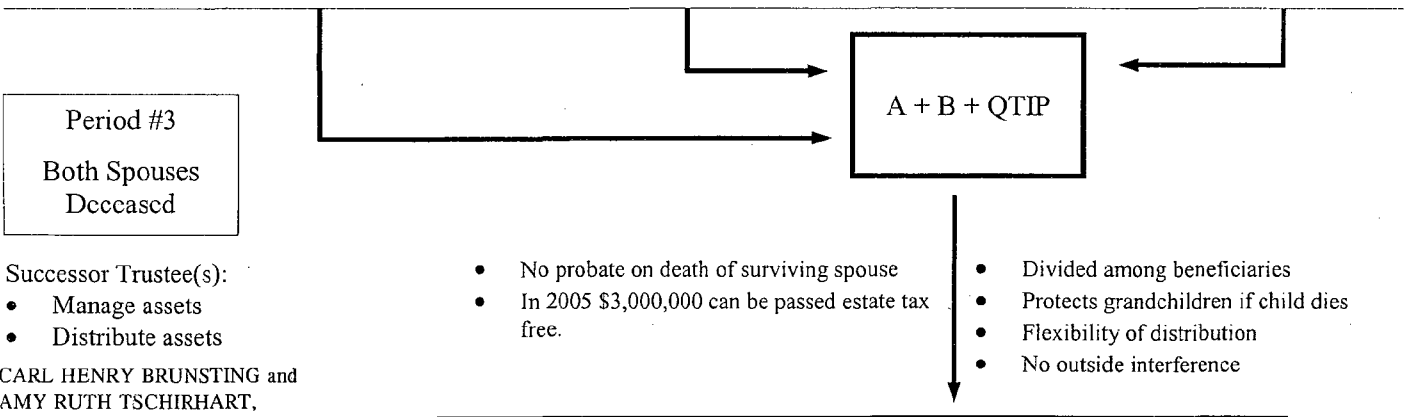
- Complete control of assets (A&B&QTIP)
- Right to give away assets (A)

- Protected from creditors (QTIP&B)
- Grows estate tax free (B)

- No probate on death of first spouse
- No estate tax on death of first spouse
- Avoids guardianship for surviving spouse

Period #2
Surviving
Spouse

DEATH OF SURVIVING SPOUSE



Period #3
Both Spouses
Deceased

- Successor Trustee(s):
- Manage assets
 - Distribute assets

CARL HENRY BRUNSTING and
AMY RUTH TSCHIRHART,
as Co-Trustees

- No probate on death of surviving spouse
- In 2005 \$3,000,000 can be passed estate tax free.

- Divided among beneficiaries
- Protects grandchildren if child dies
- Flexibility of distribution
- No outside interference

CANDACE LOUISE CURTIS	1/5
CAROL ANN BRUNSTING	1/5
CARL HENRY BRUNSTING	1/5
AMY RUTH TSCHIRHART	1/5
ANITA KAY RILEY	1/5

Beneficiaries

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