

## Husband and Wife Client: Data

2/18/2019

### Client Information

Marital Status:	Married
Husband:	Husband
Wife:	Wife
Last Name:	Client
Beneficiaries:	1 child
Domicile:	NY
Current Year:	2019
Year of First Death:	2019
Year of Second Death:	2020

### Assets

#### Husband

Includable Life Insurance:	\$1,000,000
Retirement Plans:	\$1,750,000
Remaining Includable Assets:	\$3,650,000
Adjusted Taxable Gifts:	\$50,000
Unified Credit Used:	\$0

#### Wife

Includable Life Insurance:	\$1,500,000
Retirement Plans:	\$1,900,000
Remaining Includable Assets:	\$500,000
Adjusted Taxable Gifts:	\$0
Unified Credit Used:	\$0

#### Jointly Owned

Includable Life Insurance:	\$500,000
Remaining Includable Assets:	\$8,000,000

### Nontaxable Assets

Total Nontaxable Assets:	\$0
Insurance on Husband:	\$0
Insurance on Wife:	\$0
Second-to-Die Insurance:	\$0

### Estate Information

## Husband and Wife Client: Data

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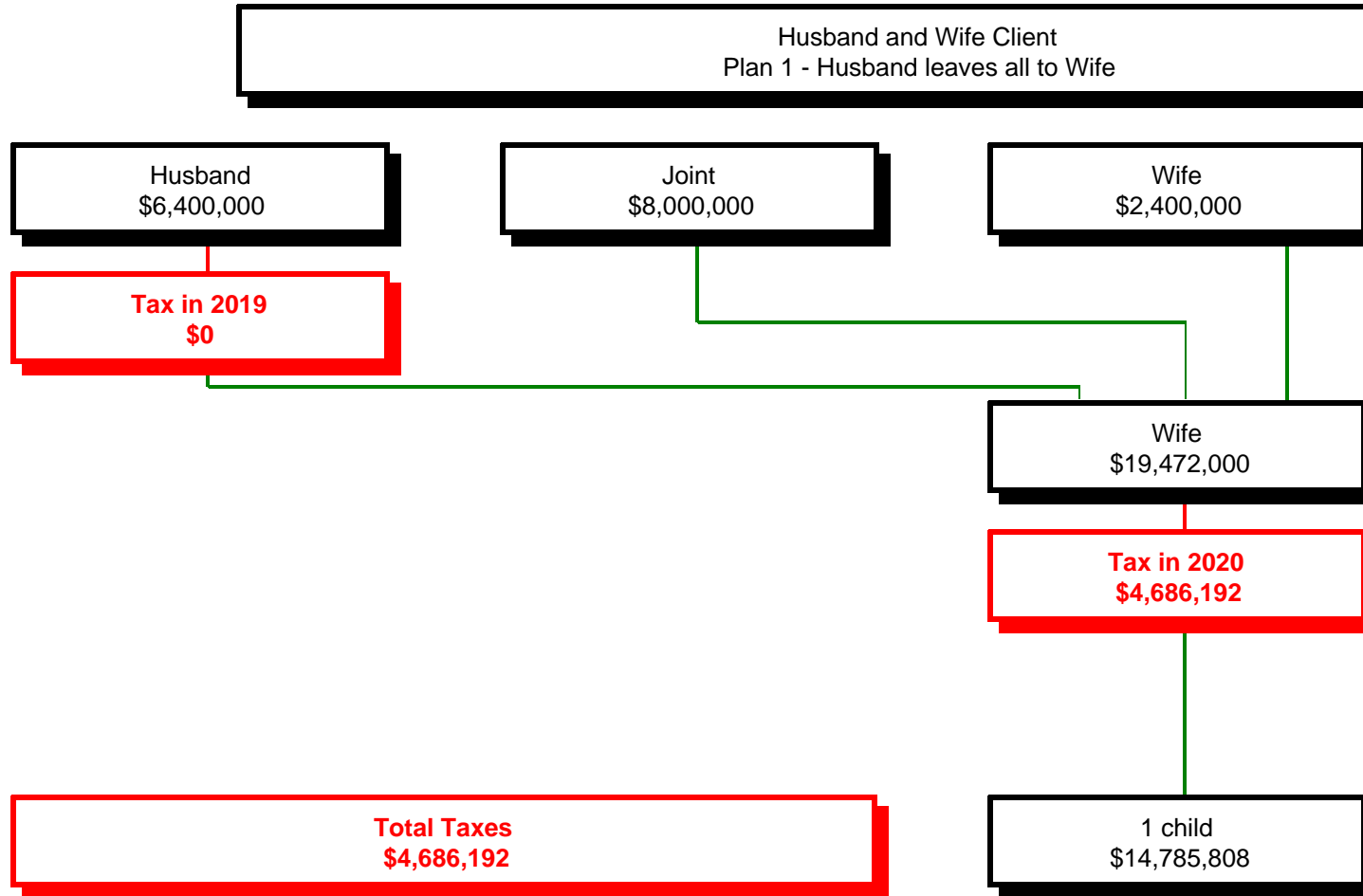
Marital Trust Name:	Marital Trust
Nonmarital Trust Name:	Nonmarital Trust
Estate Growth:	4.00%
Inflation Rate for Exclusion:	2.00%
Use Available Exclusion Portability:	No
Override Amounts at First Death	
To Surviving spouse:	\$0.00
To Beneficiaries:	\$0.00
Force Retirement Plans to Surviving spouse:	Yes

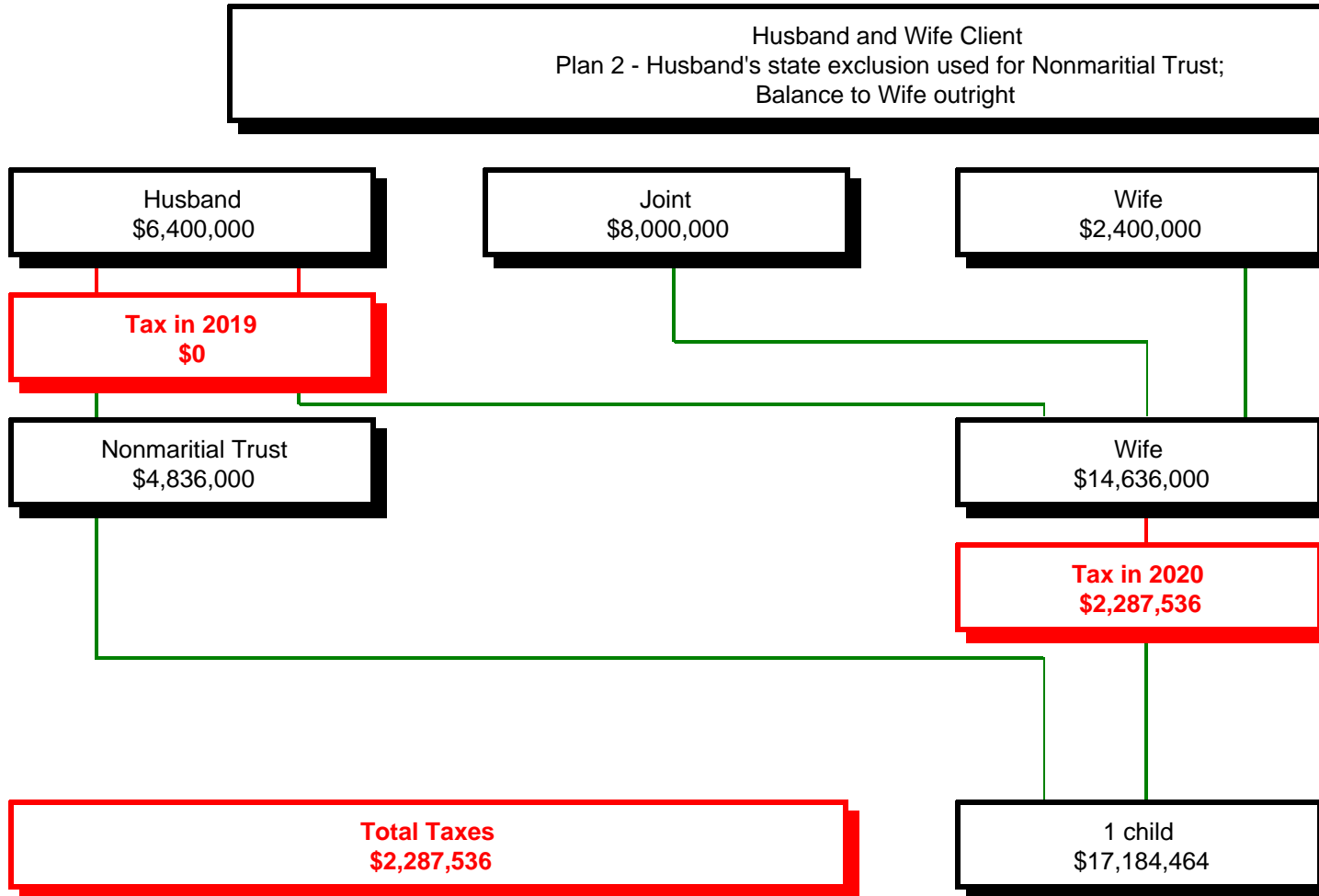
## Husband and Wife Client: Summary

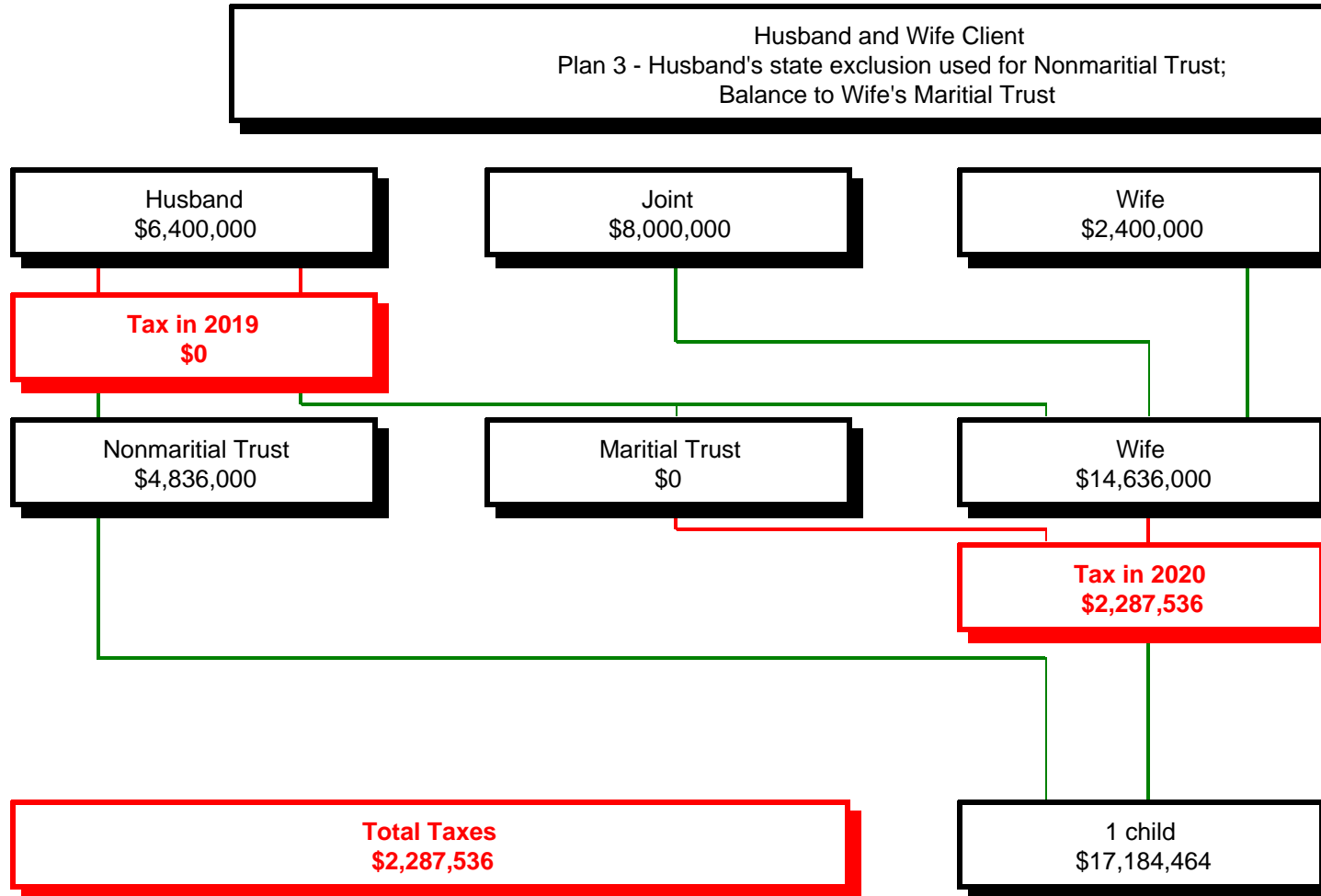
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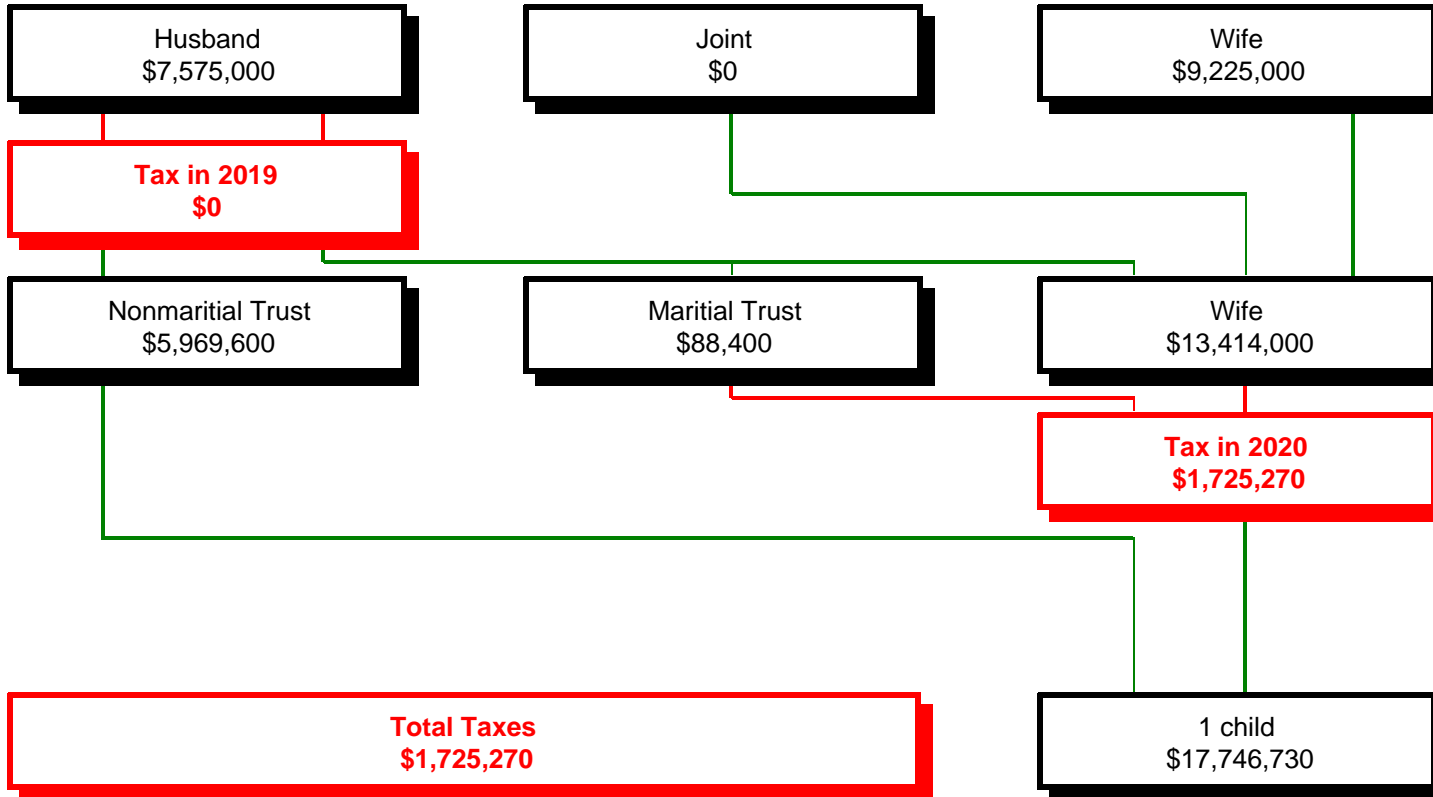
	<u>Taxes</u>	<u>Heirs</u>
Plan 1 - Husband leaves all to Wife	<b>\$4,686,192</b>	\$14,785,808
Plan 2 - Husband's state exclusion used for Nonmarital Trust;Balance to Wife outright	<b>\$2,287,536</b>	\$17,184,464
Plan 3 - Husband's state exclusion used for Nonmarital Trust;Balance to Wife's Marital Trust	<b>\$2,287,536</b>	\$17,184,464
Plan 4 - Lifetime transfers to maximize use of both spouses' credits; Husband's state exclusion used for Nonmarital Trust; Balance to Wife's Marital Trust	<b>\$1,725,270</b>	\$17,746,730
Plan 5 - Husband's state exclusion used for Nonmarital Trust;Balance to Wife's Marital Trust; Life insurance not removed from estate (three year rule)	<b>\$2,287,536</b>	\$17,684,464
Plan 6 - Transfers to use both spouses' credits;Husband's state exclusion used for Nonmarital Trust; Marital Trust for Wife; Life insurance not removed from estate (three year rule)	<b>\$1,725,270</b>	\$18,246,730
Plan 7 - Husband leaves none to Wife	<b>\$2,287,536</b>	\$17,184,464

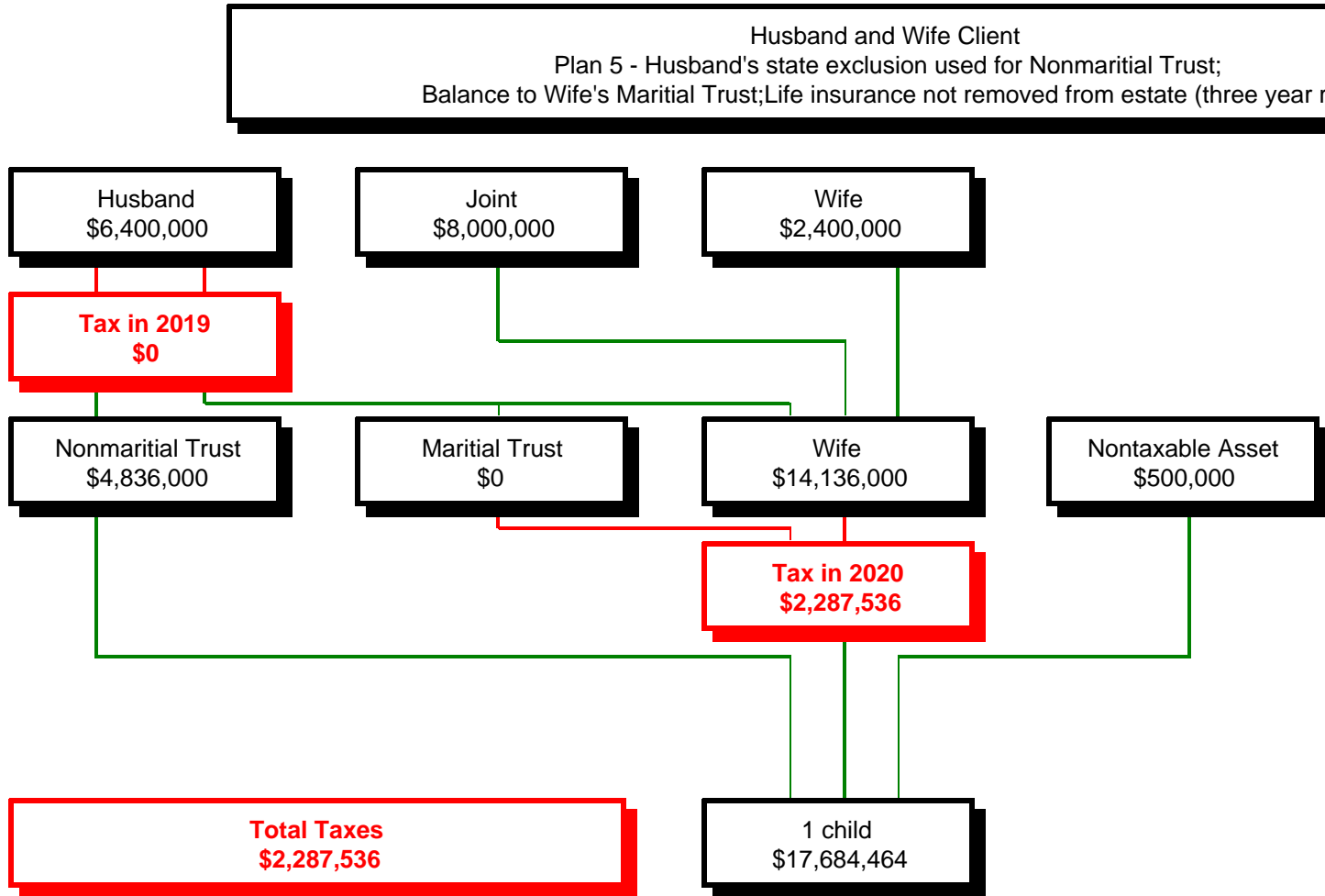






Husband and Wife Client  
Plan 4 - Lifetime transfers to maximize use of both spouses' credits; Husband's state exclusion used for Nonmarital Trust; Balance to Wife's Marital Trust







# Husband and Wife Client: Plan 6

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