

CHART 1			
	PETER	PAUL	SUSAN
Wewillsurvive,Inc. stock	\$5,000,000 original	\$5,000,000 original	\$5,000,000 original
Initial Insurance Purchase	\$2,500,000 on Paul \$2,500,000 on Susan	\$2,500,000 on Peter \$2,500,000 on Susan	\$2,500,000 on Peter \$2,500,000 on Paul
<i>Event: Peter dies</i>			
Wewillsurvive,Inc. stock	\$0	\$5,000,000 original	\$5,000,000 original
Wewillsurvive,Inc. stock		\$2,500,000 from Peter	\$2,500,000 from Peter
Initial Insurance Purchase		\$2,500,000 on Susan	\$2,500,000 on Paul
Policies from Peter's Estate		\$2,500,000 on Susan	\$2,500,000 on Paul
New Policies Purchased		\$2,500,000 on Susan	\$2,500,000 on Paul
<i>Event: Paul dies next</i>			
Wewillsurvive,Inc. stock	\$0	\$0	\$5,000,000 original
Wewillsurvive,Inc. stock			\$2,500,000 from Peter
Wewillsurvive,Inc. stock			\$7,500,000 from Paul
Policies from Paul's Estate			\$7,500,000 on Susan
Estate Consequences			
Cash	\$5,000,000	\$7,500,000	\$7,500,000
Wewillsurvive,Inc. stock	\$0	\$0	\$15,000,000
Estate due to business	\$5,000,000	\$7,500,000	\$22,500,000
Estate Tax @ 55%	\$2,750,000	\$4,125,000	\$12,375,000
Net to next generation	\$2,250,000	\$3,375,000	\$10,125,000