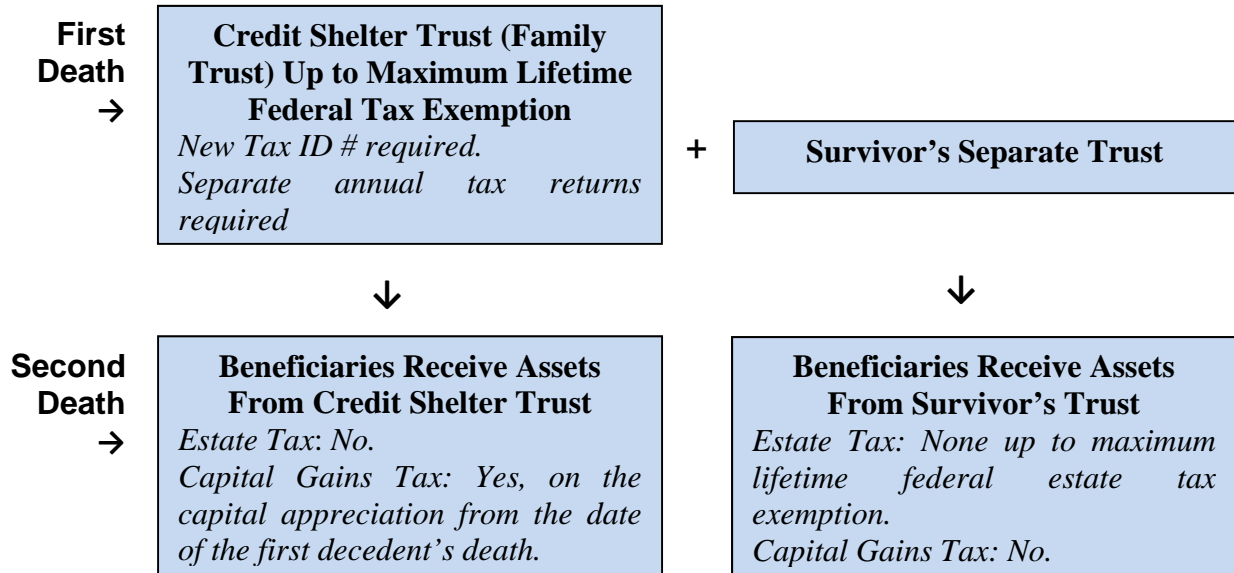


# Traditional Estate Plan vs. Spousal Option Trust

## Traditional Estate Plan



## Spousal Option Trust

The Spousal Option Trust provides the surviving spouse with flexibility. It allows the survivor to set up a traditional estate plan with two trusts (Credit Shelter Trust and Survivor's Trust) if that is advantageous from a tax perspective. If the tax advantages are not needed, the survivor may opt to transfer all assets to him/herself, as illustrated below.

