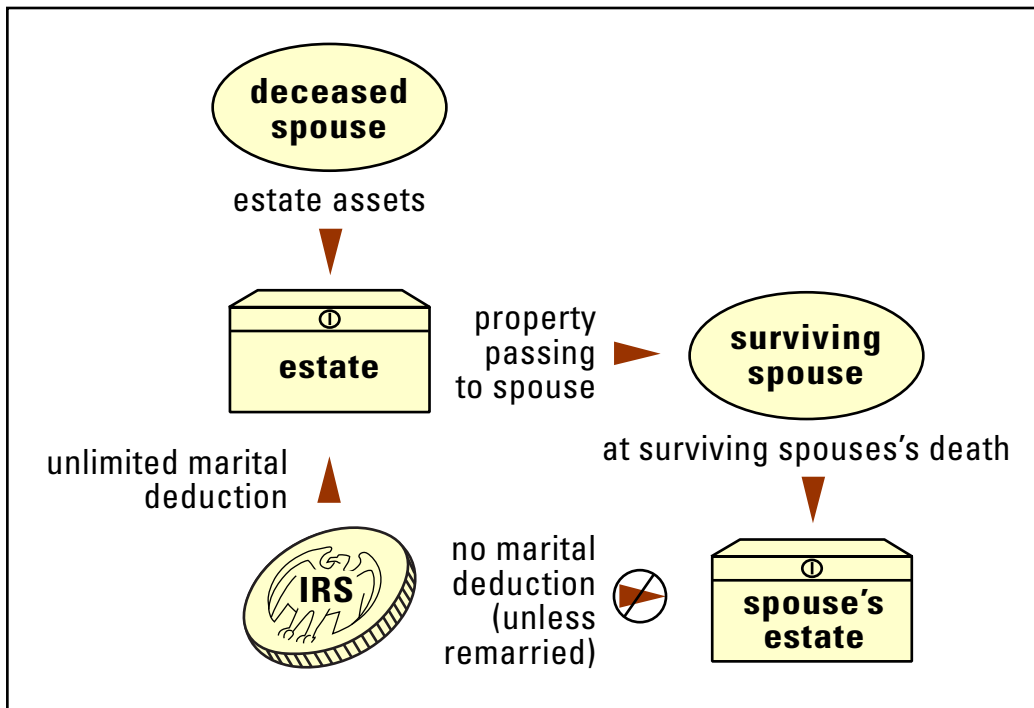


HOW THE MARITAL DEDUCTION WORKS



Property passing to a surviving spouse qualifies for the estate tax marital deduction if not a disqualified terminable interest.

The deduction is unlimited at the first death and enables the surviving spouse to receive the property without any estate tax liability at the death of the first spouse.

At the second death, no marital deduction will be available (unless the surviving spouse remarries). So, the marital deduction essentially delays the estate tax until the second death.

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