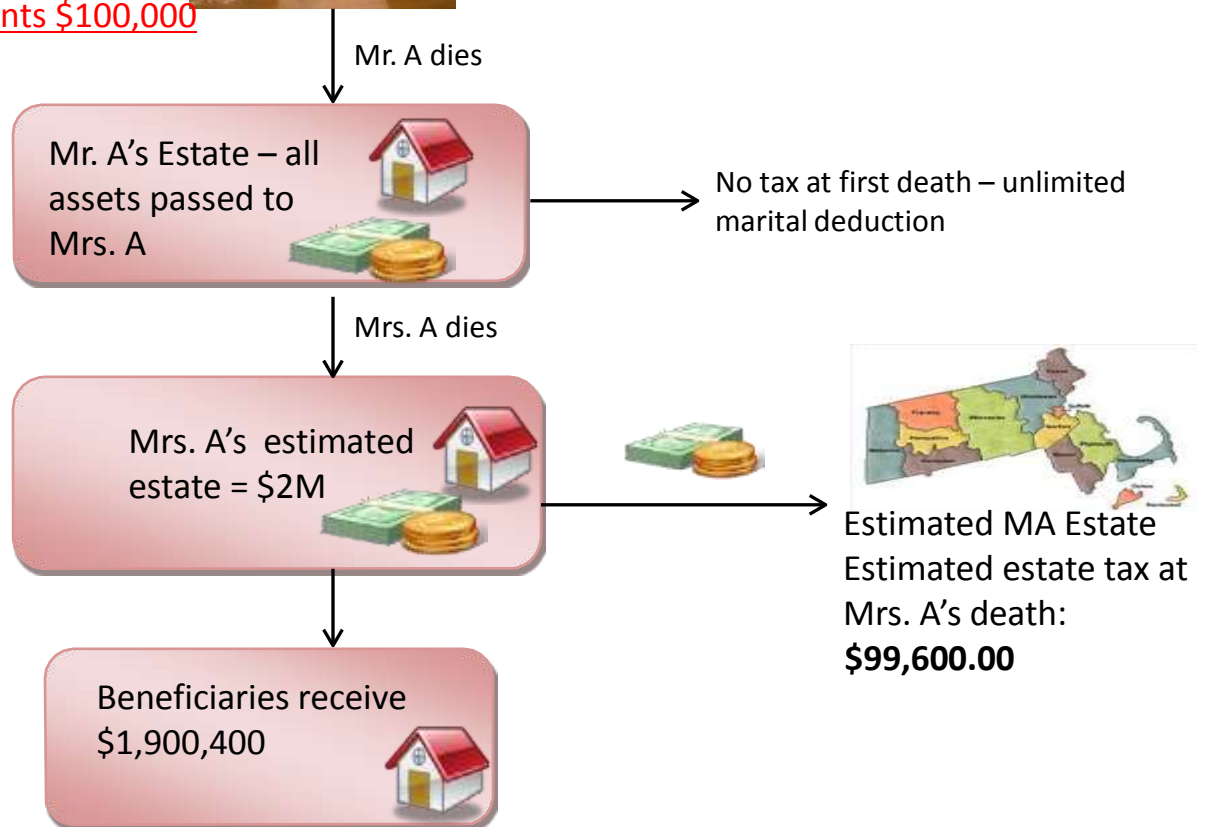


# Married Couple, No Tax Planning

Mr. and Mrs. A own \$2M in assets. They have “I love you” wills, the terms of which leave everything to the other and then to their children. Mr. A dies first.

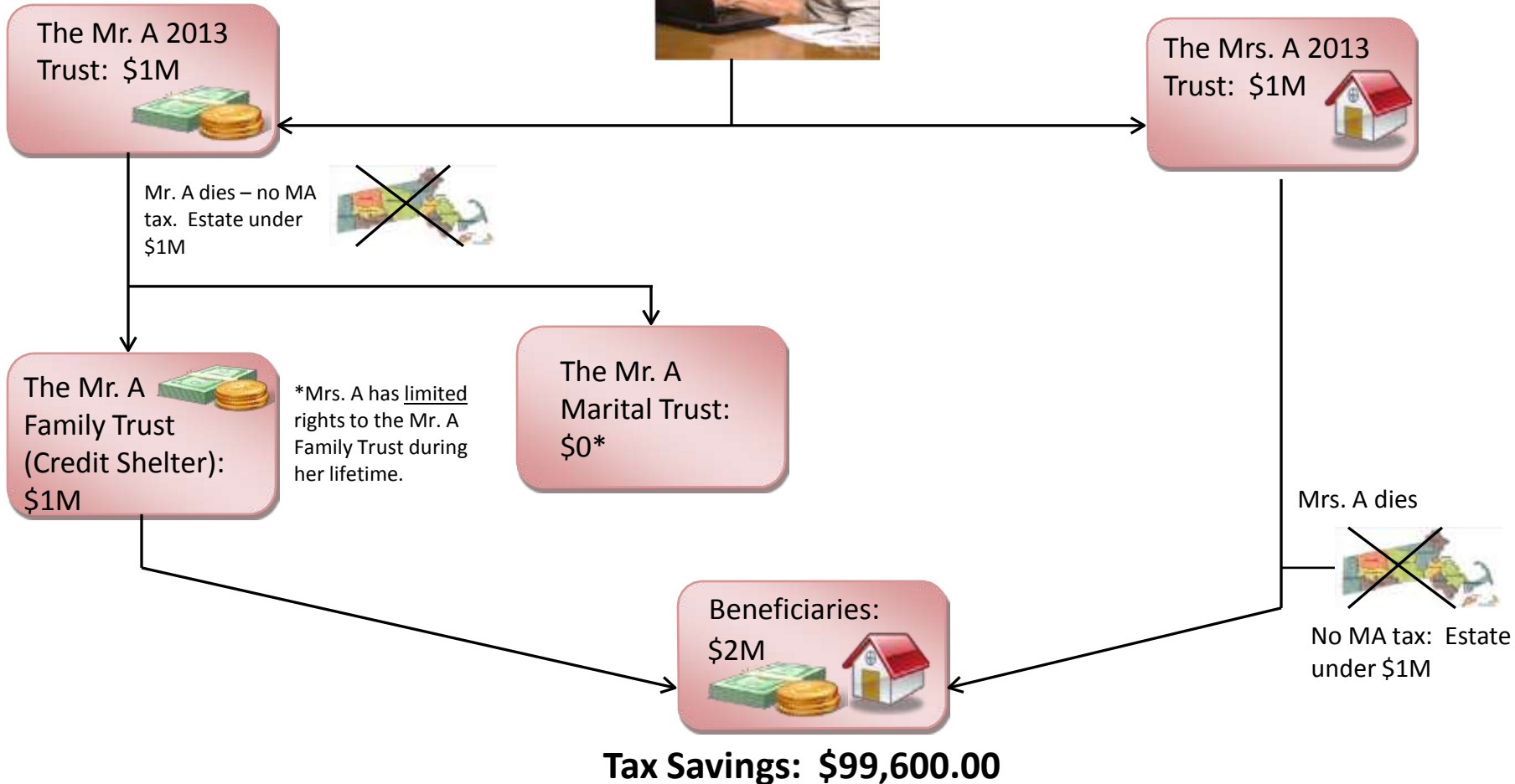


This Basic Strategy is how we save our MA Clients \$100,000



# vs. Married Couple, Credit Shelter Trusts

Mr. and Mrs. A own \$2M in assets. They each have a revocable credit shelter trust and change title to their property so that each trust owns \$1M individually.



\*Typically, the marital trust will be funded with any assets over the exemption amount. Since Mr. A's assets do not exceed the \$1M MA exemption amount, the marital trust is not funded in this case and Mrs. A does not receive assets that cause her estate to exceed \$1M.