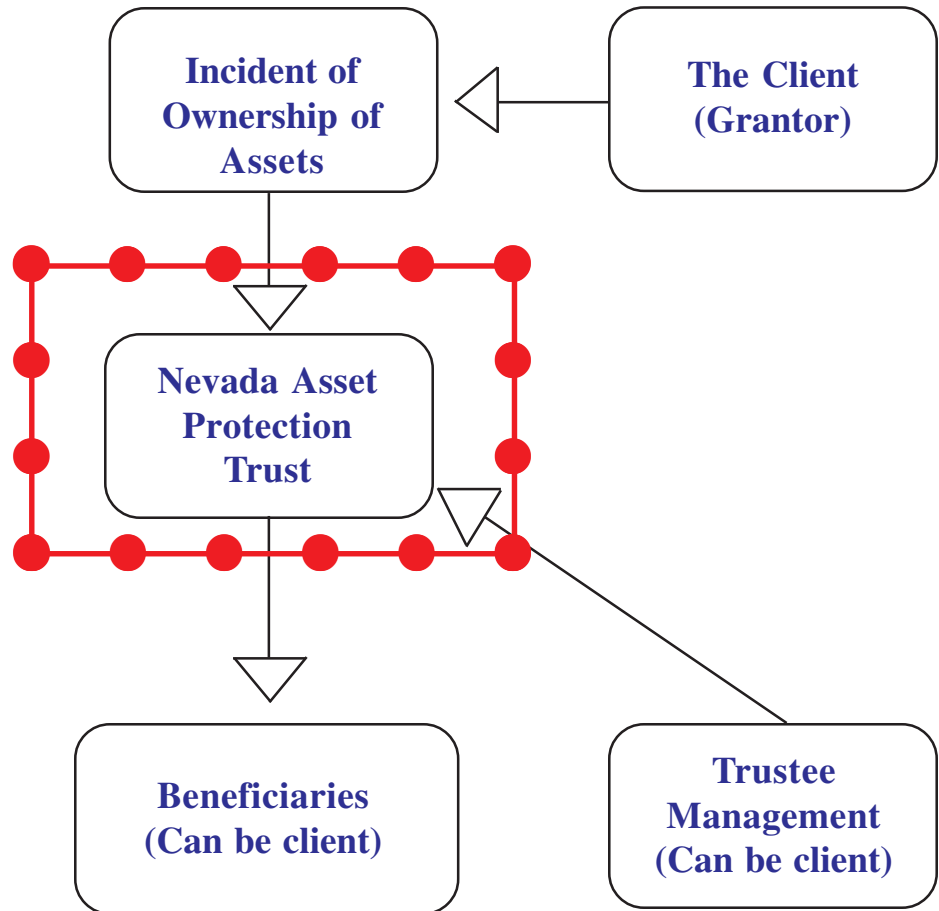


NEVADA ASSET PROTECTION TRUST



Advantages:

1. Maintain control of assets
2. Can protect any amount of assets from creditors
3. May be used in all fifty states
4. Can protect further generations
5. Asset in this trust prior to marriage can be maintained outside of the community property rules
6. May be stacked to build firewalls
7. Is a pass through for income tax purposes

Disadvantages:

1. Transfer within 2 years of origination of trust may be challenged
2. Either the assets must be located in Nevada or one of the trustees must be a Nevada resident. Note - United has an independent company based in Nevada that can act as co-trustee.

●—●—●—●—● = Asset Protection Device