

InsWord[®] on the Net (“ION”)

(Version 19.0)

ION contains the Highlights of 208 planning techniques (the System also has 68 Flow Charts). To help you locate areas of specific interest, the categories are presented below in the vertical order in which they appear in the System. (See the next page for information regarding specimen implementation documents.)

Categories of Documents in ION

Business Buy-Sell Flow Charts (16)

Business Buy-Sell Plans (20)

Business Buy-Sell Plans Converting Entity or Stock Redemption Plans to Cross-Purchase (3)

Limited Liability Company (LLC) Operating Agreements (3)

Family Limited Partnership (FLP) Operating Agreements (2)

Executive Trifecta Flow Chart (Key Executive Coverage, Survivor Income Benefit, and Subsequent Transfer of Policy to Key Executive) (12)

Executive Trifecta (Key Executive Coverage, Survivor Income Benefit, and Subsequent Transfer of Policy to Key Executive) (3)

Key Employee Insurance Plan Flow Charts (5)

Key Employee Insurance Plans (6)

Executive Bonus Plan Flow Charts (4)

Executive Bonus Plans (4)

Employer-Sponsored Split Dollar Plan Flow Charts (10)

Employer-Sponsored Split Dollar Plans (16) -- including when to use which one

Employer-Sponsored Split Dollar Utility Documents (10)

Private Split Dollar Plan Flow Charts (5)

Private Split Dollar Plans (8) -- including when to use which one

Undivided Interests Life Insurance Co-Ownership Plan Flow Charts (2)

Undivided Interests Life Insurance Co-Ownership Plans (2)

Demand Notes (4)

Term Notes (4)

Premium Payment Plans for Life Insurance in Trust (1)

Collateral Assignment of Life Insurance (American Bankers Association Form No. 10) (1)

Self-Canceling Installment Notes (SCIN) (2)

Corporate-Owned Life Insurance (COLI) Benefit Plan Flow Charts (4)

Corporate-Owned Life Insurance (COLI) Benefit Plans (4)

Multi-Life Plan Flow Charts (8)

Multi-Life Plans (8)

Severance Pay Plans (2)

Section 457 Plans (3)

Pension Maximization Plan (1) -- spousal waiver

Retirement Planning Documents (4)

Corporation Health Plans (3)

Wealth Transfer (5)

Private Annuity (1)

Cohabitation Agreement (1)

Employment Agreement (2)

Declaration Regarding Final Arrangements (1)

Wills and Powers of Attorney (7)

Disclaimers (2)

Irrevocable Trusts (8)

Irrevocable Incentive Trusts (8)

Irrevocable Total Return Unitrusts (4)

Irrevocable Incentive Total Return Unitrusts (4)

Crummey Withdrawal Power Notification (1)

Section 6166 Installment Payment of Estate Tax (1)

Revocable Trusts (5)

Other Trusts (16) -- GRAT, GRUT, QPRTs, Special Needs, Rabbi

Beneficiary's Trust (also known as an Inheritor's Trust) (2)

Client Letters (7)

Individual Health Savings Accounts (2)

Charitable Gifts (5) -- CGAs (4) and 1 Charitable Remainder Gift of Residence or Farm (1)

Charitable Trusts (26)

Caregiver Employer Contract (1)

General Sale Documents (1)

Circular 230 (1)

IRS Resources (4) -- including Guide to IRS Forms and Publications

Special Files (21)

Specimen Implementation Documents

If you request specimen implementation documents, the documents generally fall into the following categories:

Highlights Of The Plan: Each Highlight summarizes the plan's features and reviews the advantages offered by its use. These are identical to the Highlights in ION.

Technical Preface: Each Preface discusses the related documents in more technical terms and usually includes specific tax citations pertinent to the concept.

Resolution: Many plans require Resolutions and, where appropriate, specimens are included.

Agreement: Most plans require contractual Agreements and, where appropriate, specimens are included.

Appendix: Many document sets include an Appendix. Do not overlook the Appendix if one is included in the document set you request because it contains invaluable supplemental information. (For example, in the Business Buy-Sell section, each Appendix examines business valuation alternatives.) In addition, important tax citations are often contained in an Appendix.

ERISA Compliance: Where appropriate, specimen ERISA material is included -- either in a separate document or contained in the language of an Agreement.

Notice and Consent and Annual Reporting Form: These specimen documents are included in appropriate document sets.

IMPORTANT NOTICE

The material in InsWord on the Net ("ION") is presented as a general guide, and specific legal and tax evaluation is required on every aspect of every plan prior to implementation. The specimen implementation documents are not designed as fill-in-the-blank forms. Any document that appears to apply to a given situation must be reviewed and approved by a taxpayer's own legal and tax counsel.