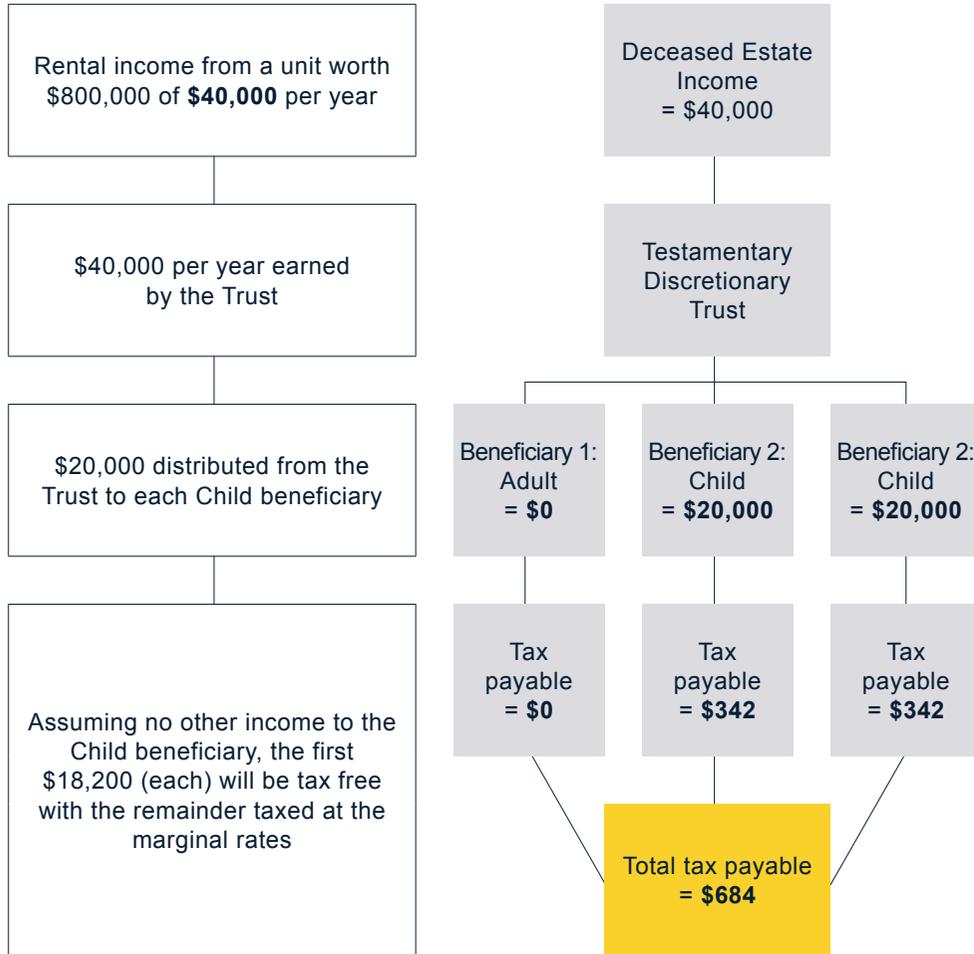
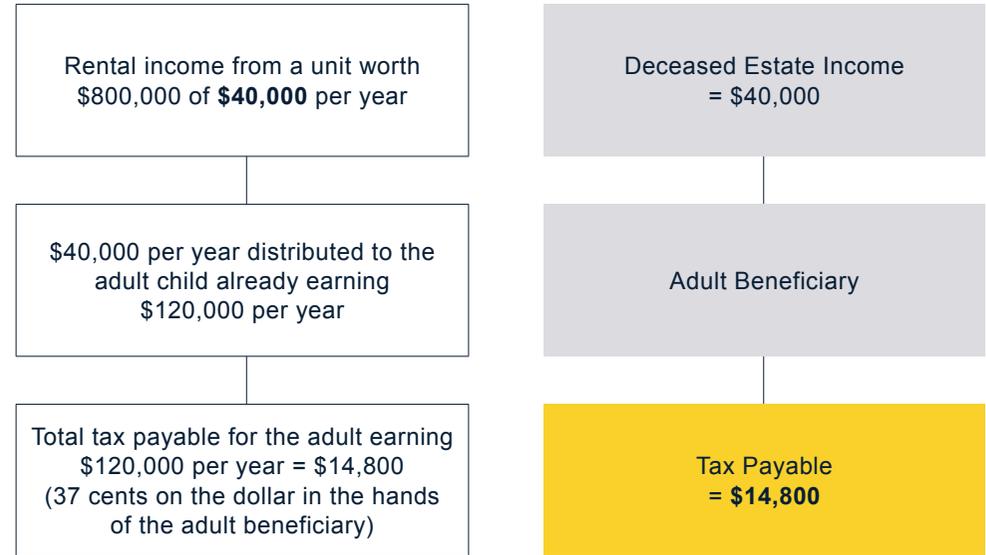


Income Distribution with a Testamentary Trust



Income Distribution without a Testamentary Trust



With a Testamentary Trust

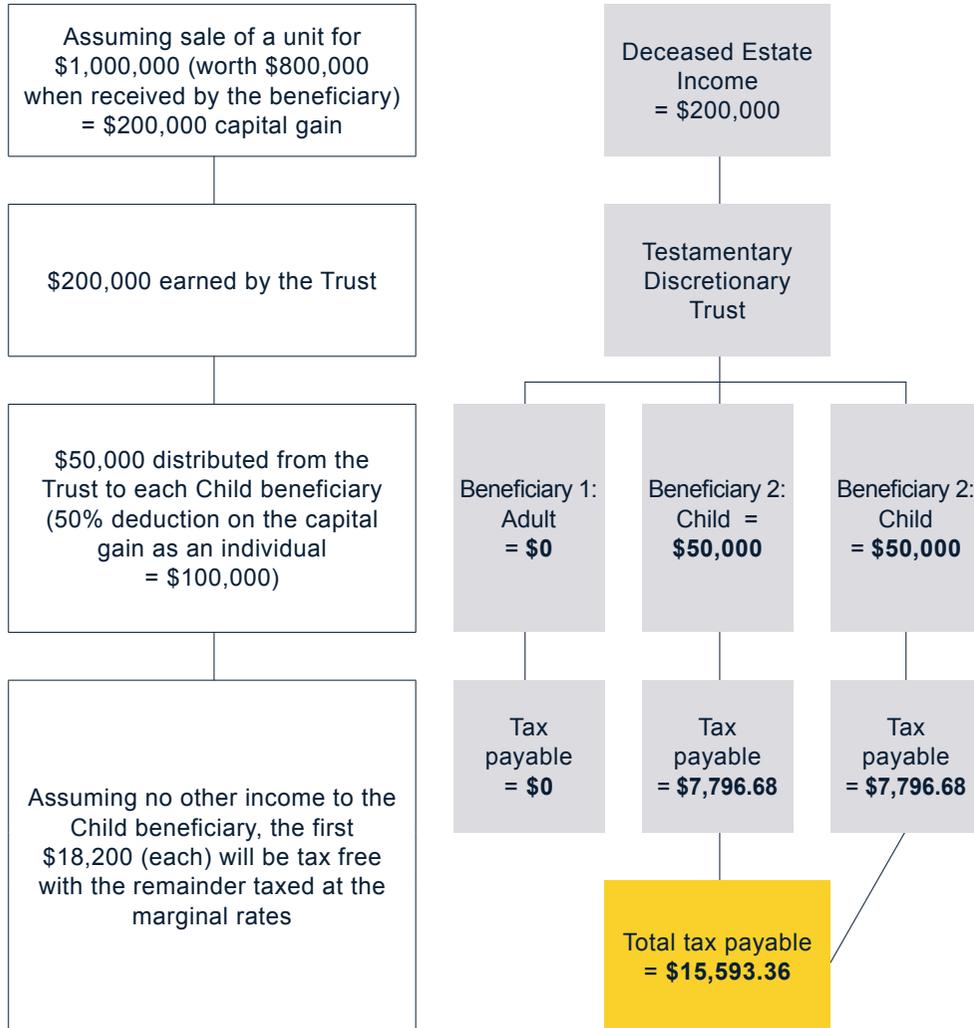
The income can be distributed amongst multiple people and children can claim the tax free thresholds and lower tax rates resulting in significant tax savings.

Without a Testamentary Trust

The income cannot be distributed amongst multiple people and therefore individual tax rates apply.

Tax comparison with or without a Testamentary Trust

Capital Gain Distribution with a Testamentary Trust



Capital Gain Distribution without a Testamentary Trust

