

# ESTATE PLANNING PYRAMID

Charitable  
Planning

Lifetime Gift Exclusion-  
\$1,000,000; Discounting techniques  
Limited Partnerships, LLC &  
fractional shares, QPRT

Irrevocable Trust-should own any life insurance if the estate is  
taxable, Annual Exclusion gifts-\$13,000 per year per beneficiary

Durable Power of Attorney; Health Care Proxy; Living Will; Last Will & Testament;  
Revocable Trust; Deed Real Property to Trust