



SAILE & SAILE LLP
ATTORNEYS AT LAW

**FOR A MARRIED COUPLE DYING DOMICILED IN NEW JERSEY
2009
SHELTER TRUST VS. SIMPLE WILL
A NEW JERSEY ESTATE TAX
AND
FEDERAL ESTATE TAX COMPARISON FOR MARRIED COUPLES**

The Shelter Trust utilizes the applicable credits of both spouses. The tax savings will vary depending on the size of the estate.

The chart below illustrates the approximate savings in a variety of estate sizes.

TOTAL OF NEW JERSEY ESTATE TAX WHEN EACH SPOUSE DIES
AND FEDERAL ESTATE TAX WHEN THE SECOND SPOUSE DIES
(Amounts reflect deduction of applicable credit for 2009)

ESTATE SIZE	TAX* IF		SAVINGS* WITH TRUST
	ALL PASSES TO SPOUSE OUTRIGHT	TAX* WITH SHELTER TRUST	
\$ 675,000	0	0	0
700,000	9,000	0	9,000
800,000	23,000	0	23,000
900,000	28,000	0	28,000
1,000,000	33,000	0	33,000
1,100,000	39,000	0	39,000
1,200,000	45,000	0	45,000
1,300,000	52,000	0	52,000
1,350,000	55,000	0	55,000
1,400,000	58,000	19,000	39,000
1,500,000	64,000	24,000	40,000
1,600,000	71,000	29,000	42,000
1,700,000	78,000	35,000	43,000
1,800,000	85,000	40,000	45,000
1,900,000	92,000	47,000	45,000
2,000,000	100,000	53,000	47,000
2,500,000	139,000	87,000	52,000
3,000,000	182,000	125,000	57,000
4,000,000	280,000	199,000	81,000
5,000,000	890,000	278,000	612,000
6,000,000	1,406,000	364,000	1,042,000
7,000,000	1,926,000	458,000	1,468,000
8,000,000	2,450,000	758,000	1,692,000
9,000,000	2,979,000	1,269,000	1,710,000
10,000,000	3,512,000	1,781,000	1,731,000

*Numbers are rounded to nearest thousand

NEW IRS RULES RESTRICT WRITTEN FEDERAL TAX ADVICE FROM LAWYERS AND ACCOUNTANTS. WE INCLUDE THIS STATEMENT IN ALL OUTBOUND EMAILS BECAUSE EVEN INADVERTENT VIOLATIONS MAY BE PENALIZED. NOTHING IN THIS MESSAGE IS INTENDED TO BE USED, OR MAY BE USED, TO AVOID ANY PENALTY UNDER FEDERAL TAX LAWS. THIS MESSAGE WAS NOT WRITTEN TO SUPPORT THE PROMOTION OR MARKETING OF ANY TRANSACTION. CONTACT THE SENDER IF YOU WISH TO ENGAGE US TO PROVIDE FORMAL WRITTEN ADVICE AS TO TAX ISSUES.