



**SAILE & SAILE** LLP  
ATTORNEYS AT LAW

**FOR A MARRIED COUPLE DYING DOMICILED IN PENNSYLVANIA**

**2009**

**SHELTER TRUST VS. SIMPLE WILL**

**A 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.

FEDERAL ESTATE TAX WHEN BOTH SPOUSES DIE  
(Amounts reflect deduction of applicable credit for 2009)

ESTATE SIZE	TAX* IF ALL PASSES TO SPOUSE OUTRIGHT	TAX* WITH SHELTER TRUST	SAVINGS* WITH TRUST
\$1,000,000	0	0	0
2,000,000	0	0	0
3,000,000	0	0	0
3,500,000	0	0	0
4,000,000	225,000	0	225,000
5,000,000	675,000	0	675,000
6,000,000	1,125,000	0	1,125,000
7,000,000	1,575,000	0	1,575,000
8,000,000	2,025,000	450,000	1,575,000
9,000,000	2,475,000	900,000	1,575,000
10,000,000	2,925,000	1,350,000	1,575,000

\*Numbers are rounded to nearest thousand

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