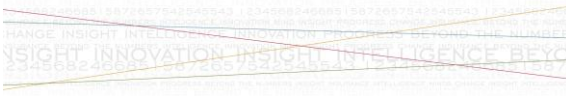


Restricted Property Trust^{PP}



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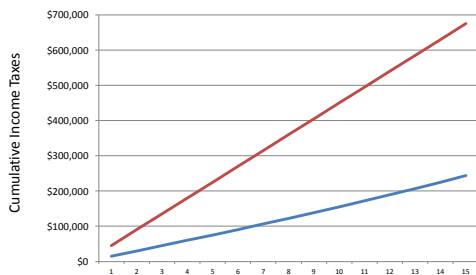
J R | K A T Z
A COMPANY

Restricted Property Trust

- Provides permanent, income-tax free death benefit protection through tax-advantaged funding
- Tax-favored conservative asset accumulation at favorable pre-tax equivalent rates.

Restricted Property Trust

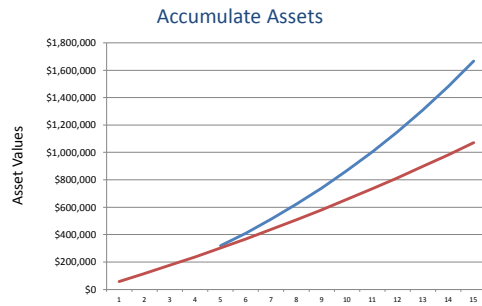
Reduce Income Taxes



Values based on Male, age 48 with annual RPT contributions of \$50,000 and a 45% income tax rate.

— Do Nothing — RPT

Restricted Property Trust



Values based on Male, age 48 with annual RPT contributions of \$50,000 and a 45% income tax rate.

— Do Nothing — RPT

Restricted Property Trust

- Allows for vertical and horizontal discrimination
- Creates some flexibility in tax timing

Restricted Property Trust

- Engineered to comply with Tax Codes and all Tax Authority
- A long history with multiple and 100% successful audits

Restricted Property Trust

Good Candidates

Business Owner
or Partner

Elements of
investment portfolio
earning under 8%

Long Term
Investment Horizon

Willing to invest
resources for CPA to
review

Ability to Defer
a minimum of
\$50k/yr for 10 years

Insurable (Medical
and Financial
underwriting)

Restricted Property Trust

Plan Comparison

	Fully Taxable	Restricted Property Trust
Total Income Tax over RPT Period	(150,000)	(54,857)
Death Benefit	N/A - May be purchased with A/T Dollars	1,015,000
RPT Asset Balance at end of RPT Period	N/A	419,275
Required Pre-Tax Annual Return	12.4%	N/A

Example based on male, 50, preferred with annual RPT contributions of \$25,000 for 15 years and 40% tax bracket.

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