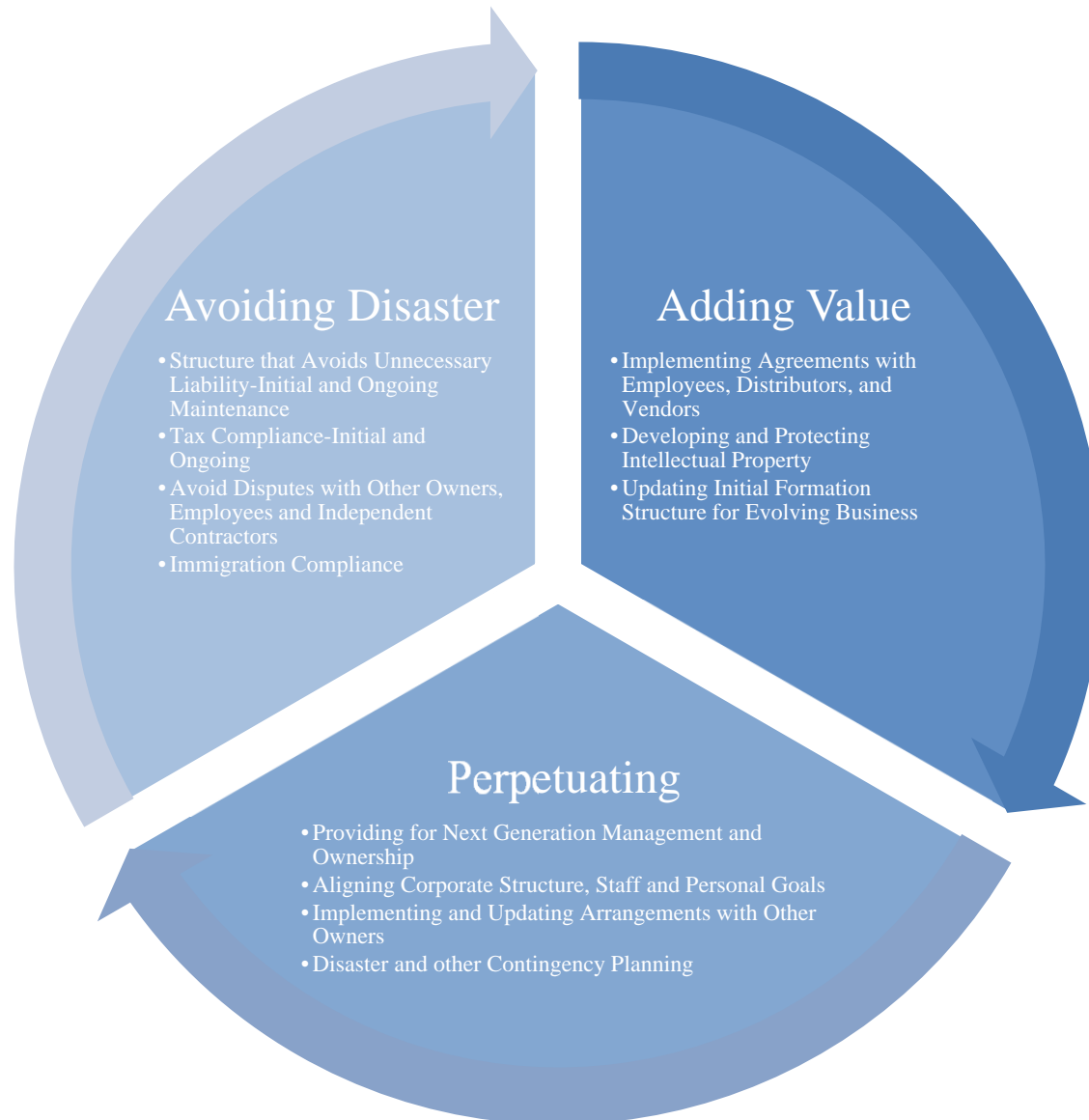


CLOSELY-HELD BUSINESS LIFE CYCLE



** Not intended as legal or tax advice and cannot be relied upon to avoid any federal tax law penalty.*