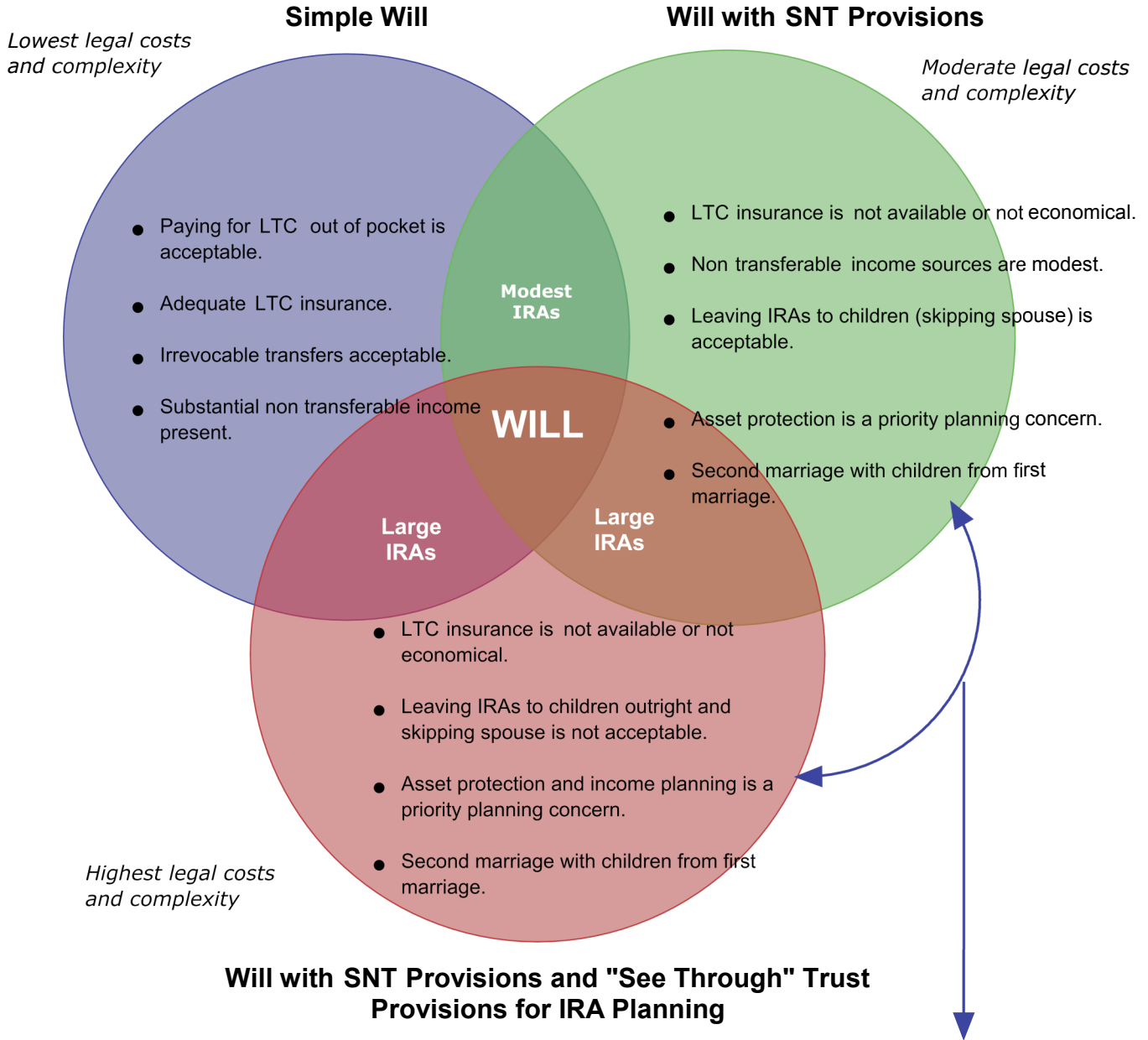


Comparing and Contrasting Will Based Long Term Care (LTC) Planning



Additional planning issues, such as basis step-up and income tax planning may need to be addressed by more advance planning techniques including triggering "Delaware tax trap", effective use of Grantor Trust rules, irrevocable transfers and Roth IRA conversions.