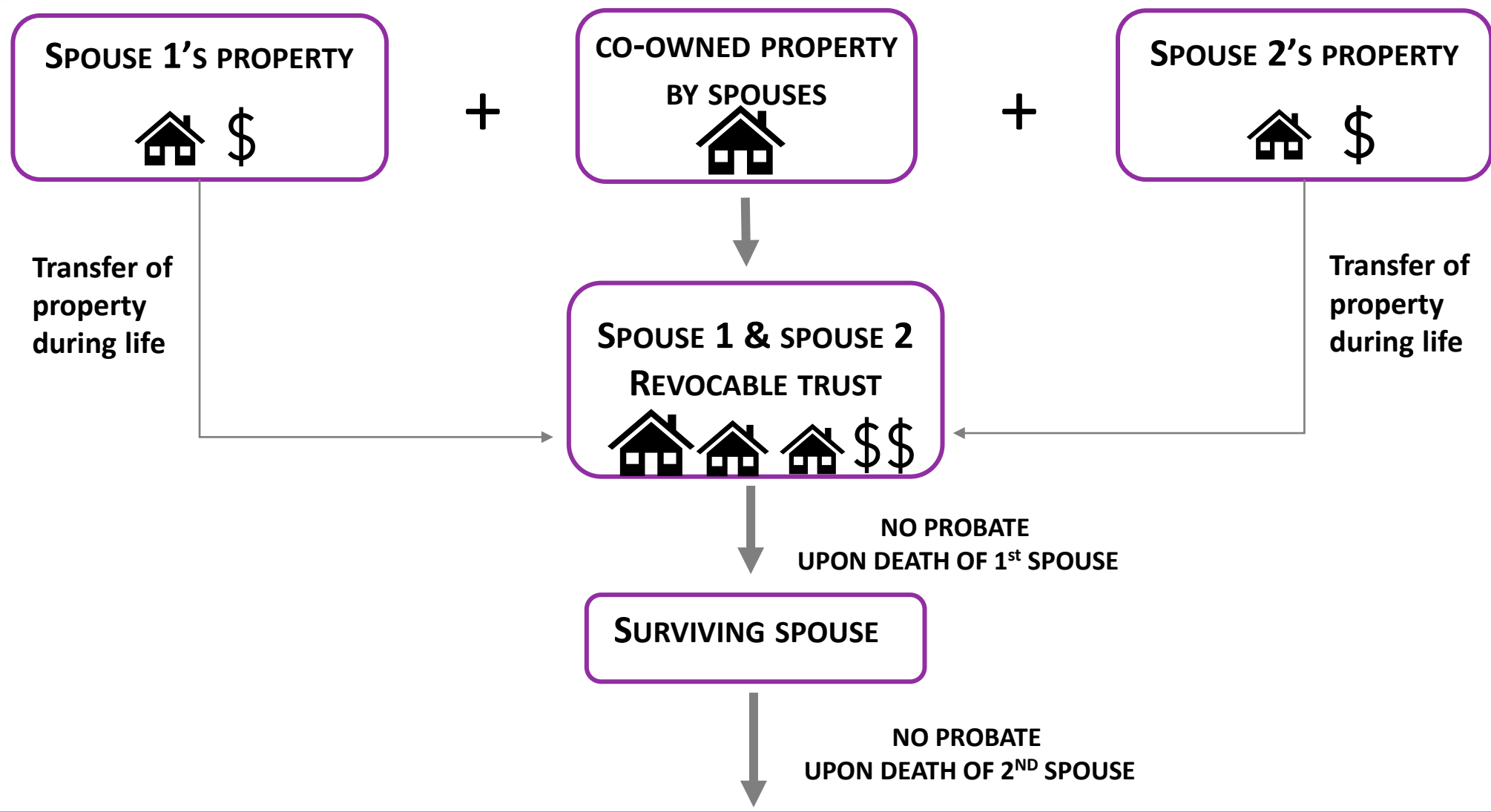




# JOINT REVOCABLE TRUST – HOW DOES IT WORK?



**OUTRIGHT TO BENEFICIARIES** - family, heirs, charities become full beneficiaries upon death of both spouses **OR** as the Grantors decide