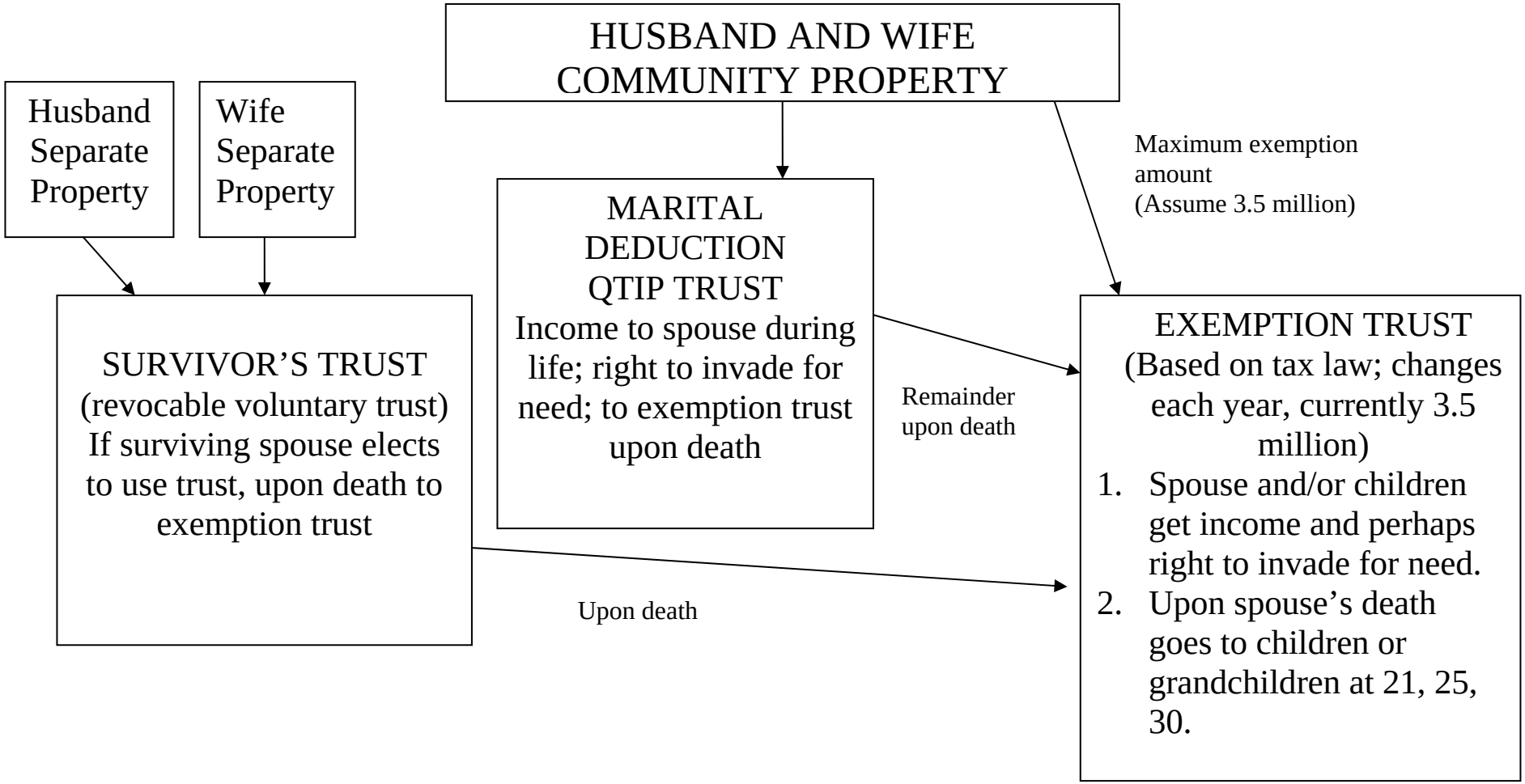TYPICAL REVOCABLE FAMILY TRUST STRUCTURE