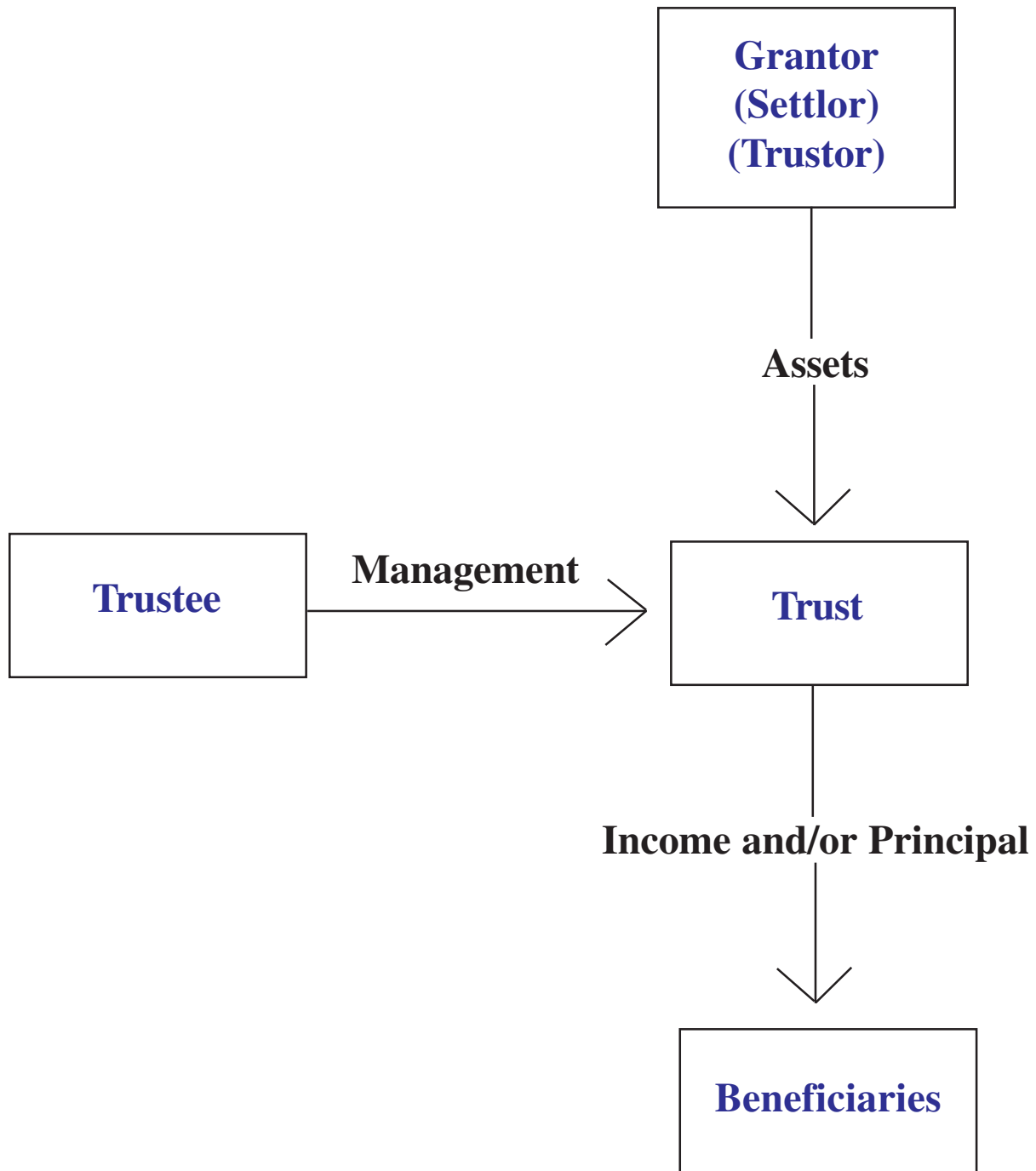


TRUST COMPONENTS



Any asset owned by a Trust avoids the probate process