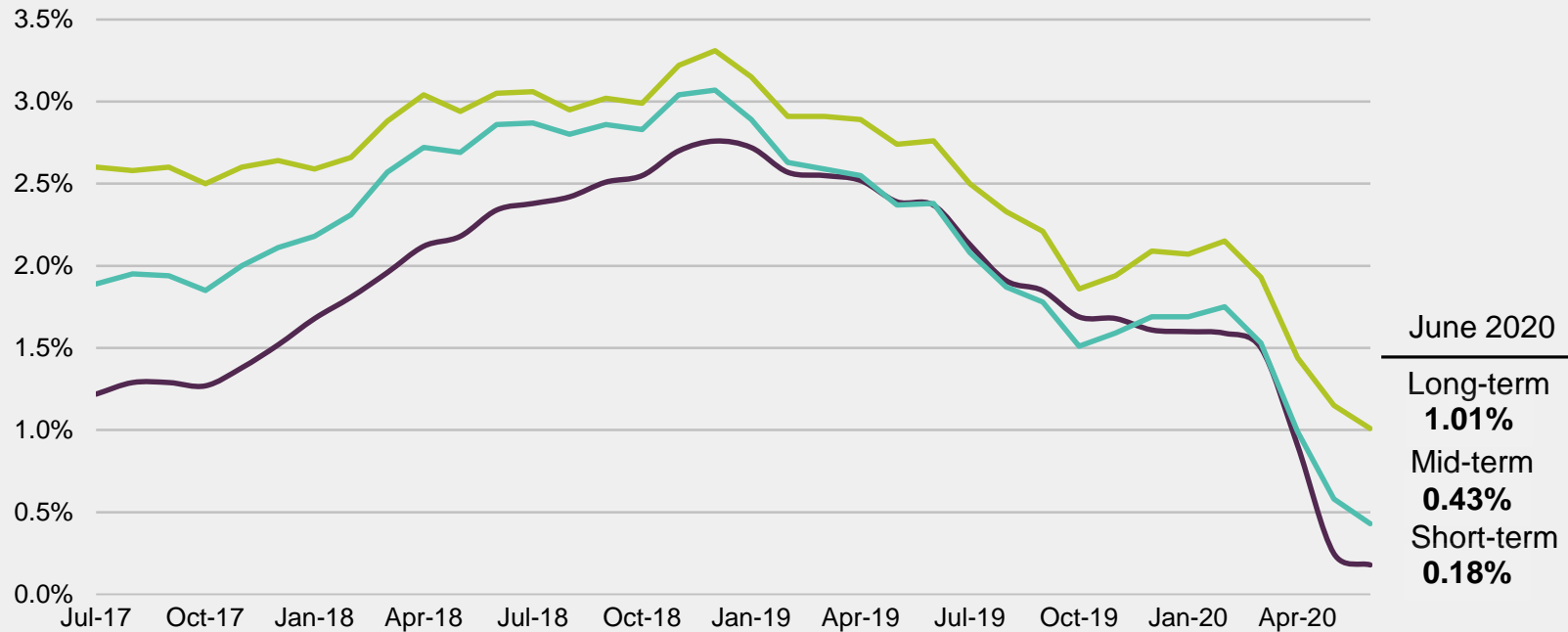


Potential Strategy: Lock in Today's Still-Low Interest Rates... But Retain the Option to Complete the Gift Later

Applicable Federal Rates (AFR)
100% Annual Compounding



Source: www.irs.gov