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# PART I ESTATE PLANNING: A PRACTICE-ORIENTED **APPROACH**

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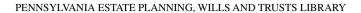
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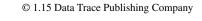


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Child Attains 25

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Form DW-8H: Gift of Residuary Estate Outright

to Spouse with Disclaimer Option to "Disclaimer Trust"—Spray of Income and Principal to Spouse

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