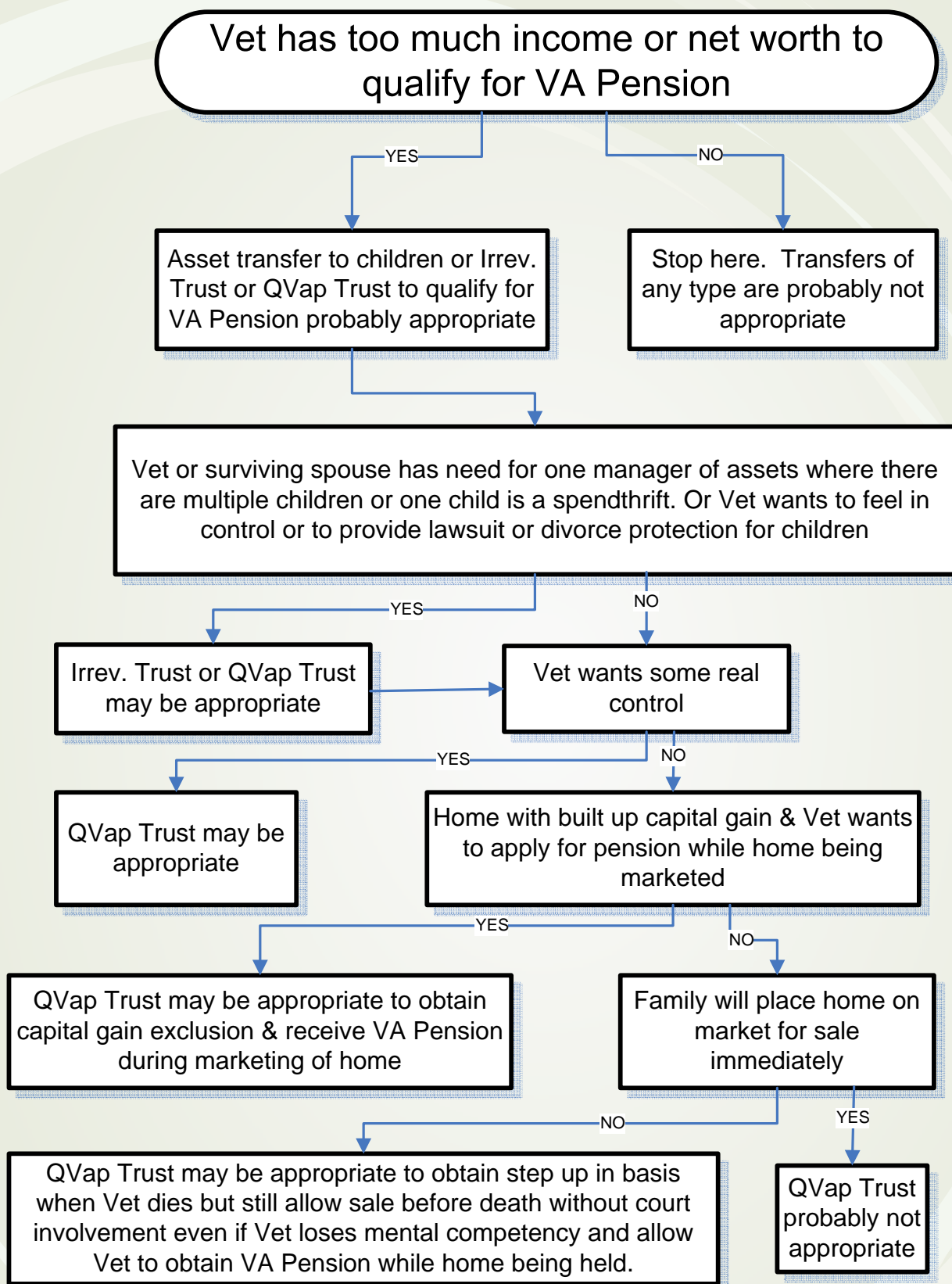


QVap TRUST GUIDELINES*



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*The use of this chart should not be considered a substitute for a full estate planning consultation as it is for guideline purposes only and is not to be used to make final decisions.