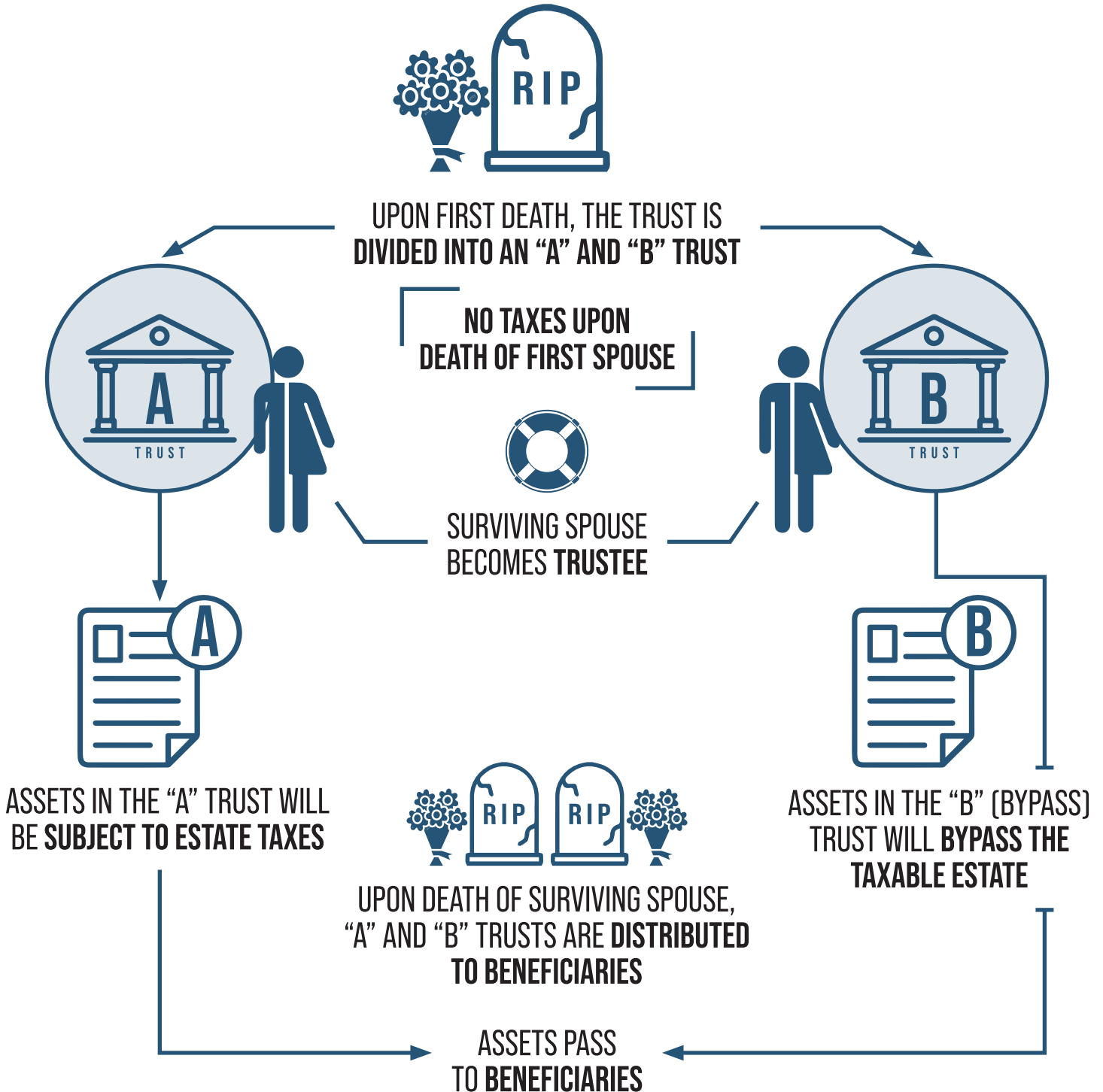


DENVER WEALTH MANAGEMENT, INC.  
**AB TRUST** (REVOCABLE LIVING TRUST)

An A-B Trust—a joint trust established by a married couple—aims to minimize estate taxes following the death of the first spouse. An A-B Trust divides into two parts upon death: part A, the *survivor's* portion, and part B, the *bypass* portion.





***Helping successful individuals address their financial future.***

*An A-B trust is a trust that divides into two upon death of the first spouse. It is formed with each spouse placing assets in the trust and naming as the final beneficiary any suitable person except the other spouse.*

*This information is not intended to be a substitute for individualized tax or legal advice. We suggest that you discuss your specific situation with your tax or legal advisor.*

*Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Providence Capital Partners, Inc., a registered investment advisor. Providence Capital Partners, Inc. and Denver Wealth Management are separate entities from LPL Financial.*