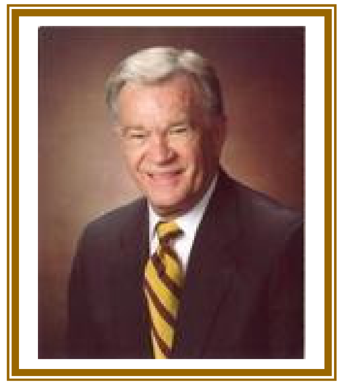
THE ESTATE ADVISORY GROUP

Wealth Preservation Strategists



HENRY WHIFFEN, Chairman, is a Wealth Preservation Strategist who has helped each of his clients to save tens to hundreds of millions of dollars in estate taxes. Nationally recognized in his field, his specialty is assisting clients and their advisors in planning larger estates. His financial modeling and strategizing, done in conjunction with the client's legal and tax advisors, utilizes numerous techniques to legally reduce or eliminate various taxes, especially the estate tax. In addition to benefiting the family, many of these saved taxes are redirected to charity. As a result of his planning, Mr. Whiffen's clients have donated or have made plans to donate over $3 Billion to the charities of their choice. His planning also focuses on transitioning businesses, perpetuating functional family values, and creating plans that help prepare heirs for responsible stewardship. He also assists charities in building their endowment fund through his "user-friendly" planned giving process.

He has created, and utilizes, proprietary software that enables the client's advisor(s) to systematically eliminate a client's estate taxes, asset by asset, by modeling various tax saving techniques that are authorized by Congress & the Internal Revenue Code, and then comparing the effectiveness of each technique. These results are then combined into a comprehensive plan.

Education/Credentials

Mr. Whiffen has a Bachelors Degree in Business and Accounting, a Masters Degree in Financial Services (MSFS), and has completed other post-graduate studies in Tax, Estate Planning, Business Finance, and Economics. His professional credentials also include Accredited Estate Planner (AEP), Chartered Advisor in Philanthropy (CAP), Certified Financial Planner (CFP®), and Chartered Financial Consultant (ChFC),

Partial List of Affiliations and Activities - Past and Current

- Estate Planning Councils - East Bay, CA (Past President), Diablo Valley, CA (Director and President-elect), Tri-Valley, CA and Salt Lake City, UT (Director) Chapters. He has been a Keynote Speaker numerous times at Estate Planning Council meetings throughout the U.S.

- Approved Instructor: California and Utah CPA Societies, California Bar Association, and Golden Gate University Graduate School, teaching Advanced Estate Planning Techniques. He was Keynote Speaker for The American Bar Association's National Teleconference, focused on "cutting edge" planning concepts, for the benefit of tax and estate planning attorneys throughout the U.S.

- Society of Financial Service Professionals - Keynote Speaker at the annual National Conference. Moderator and panelist on two (2) national teleconferences regarding Advanced Estate Planning Strategies, for audiences of professionals throughout the U.S.; Member, National Ethics Committee.

- Advisors in Philanthropy, Donor Motivation Program, National Philanthropic Affiliates, Philanthropy International – "Think Tanks" of tax professionals with a focus on legal ways to convert income and estate taxes into large charitable contributions with little or no after-tax cost to the donor or family.

- Advisor to various charitable organizations assisting in the areas of planned giving. These include: Boy Scouts of America, Catholic Charities, Huntsman Cancer Foundation, Junior Achievement, Kiwanis Foundation, LDS Philanthropies, Rotary International Foundation, Special Olympics, eight hospitals, five universities and three community foundations.

Mr. Whiffen has both authored and been highlighted in articles that have appeared in local and national publications. He has been interviewed numerous times on TV and radio, and he has been a featured speaker over 800 times at meetings and conventions throughout the U.S. He is currently co-authoring (along with a very experienced and respected tax attorney) a book entitled: "10 Principles of Advanced Estate Preservation"