

**ACRONYMS IN THE  
ESPERTI PETERSON CHARITABLE PLANNING SPECTRUM™**

<b>CLAT:</b>	<b>CHARITABLE LEAD ANNUITY TRUST</b>
<b>CLUT:</b>	<b>CHARITABLE LEAD UNITRUST</b>
<b>CRAT:</b>	<b>CHARITABLE REMAINDER ANNUITY TRUST</b>
<b>CRUT:</b>	<b>CHARITABLE REMAINDER UNITRUST</b>
<b>DSPA:</b>	<b>DURABLE SPECIAL POWER OF ATTORNEY</b>
<b>ESOP:</b>	<b>EMPLOYEE STOCK OWNERSHIP PLAN</b>
<b>LESOP:</b>	<b>LEVERAGED EMPLOYEE STOCK OWNERSHIP PLAN</b>
<b>GRAT:</b>	<b>GRANTOR RETAINED ANNUITY TRUST</b>
<b>GRUT:</b>	<b>GRANTOR RETAINED UNITRUST TRUST</b>
<b>NIMCRUT:</b>	<b>CHARITABLE REMAINDER UNITRUST WITH NET INCOME MAKEUP PROVISIONS</b>
<b>QDOT:</b>	<b>QUALIFIED DOMESTIC TRUST</b>
<b>QPRT:</b>	<b>QUALIFIED PERSONAL RESIDENCE TRUST</b>
<b>QTIP:</b>	<b>QUALIFIED TERMINABLE INTEREST PROPERTY</b>
<b>STARR TRUST:</b>	<b>TESTAMENTARY FOUNDATION</b>