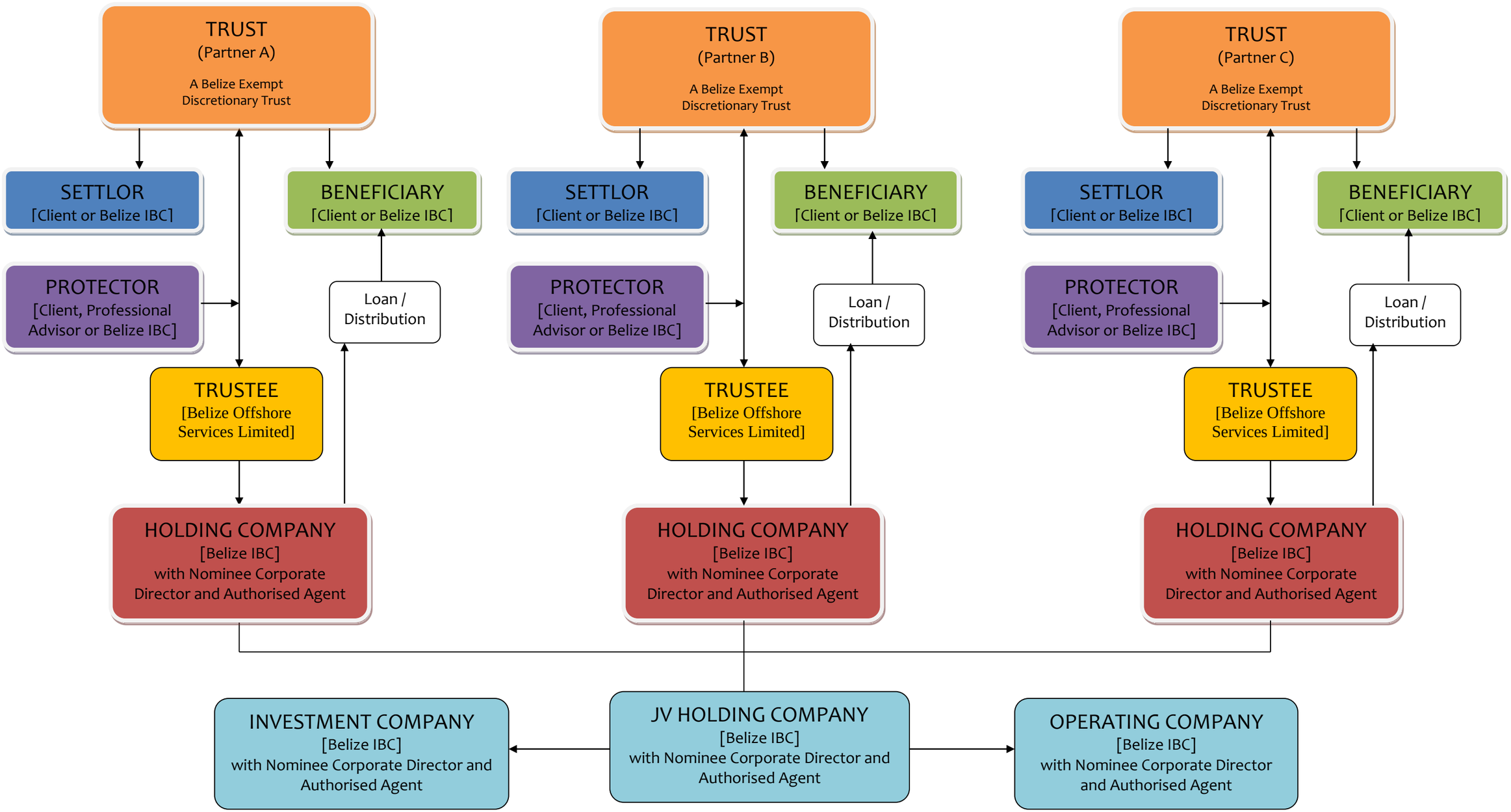SUGGESTED IBC / TRUST STRUCTURE FOR MULTIPLE PARTNERS