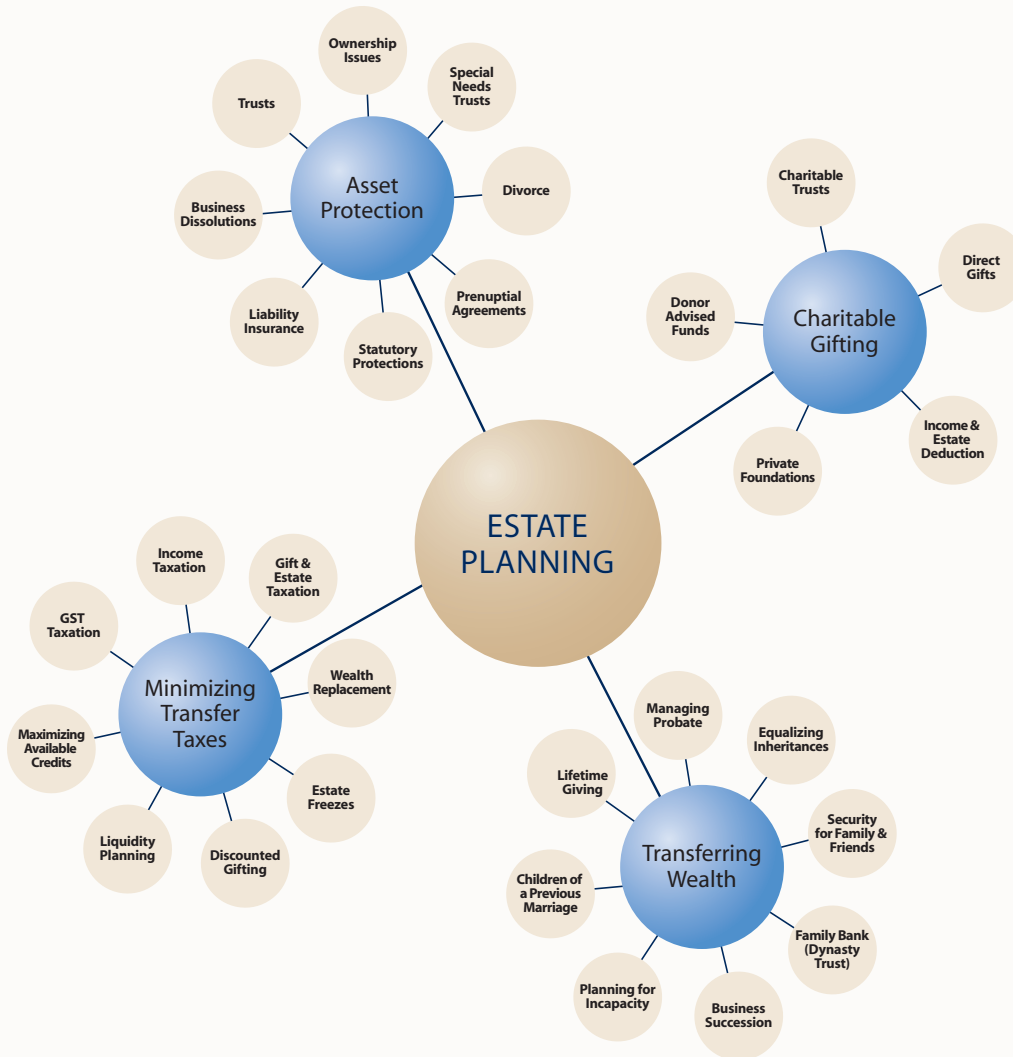


# ESTATE PLANNING



ESTATE PLANNING CREATES A MASTER PLAN FOR THE MANAGEMENT OF YOUR PROPERTY DURING LIFE AND THE DISTRIBUTION OF THAT PROPERTY AT DEATH. FOR MOST PEOPLE, ESTATE PLANNING WILL GIVE YOU MORE CONTROL OVER YOUR ASSETS DURING YOUR LIFE, PROVIDE CARE WHEN YOU ARE DISABLED, AND ALLOW FOR THE TRANSFER OF WEALTH TO WHOM YOU WANT, WHEN YOU WANT, AT THE LOWEST POSSIBLE COST.