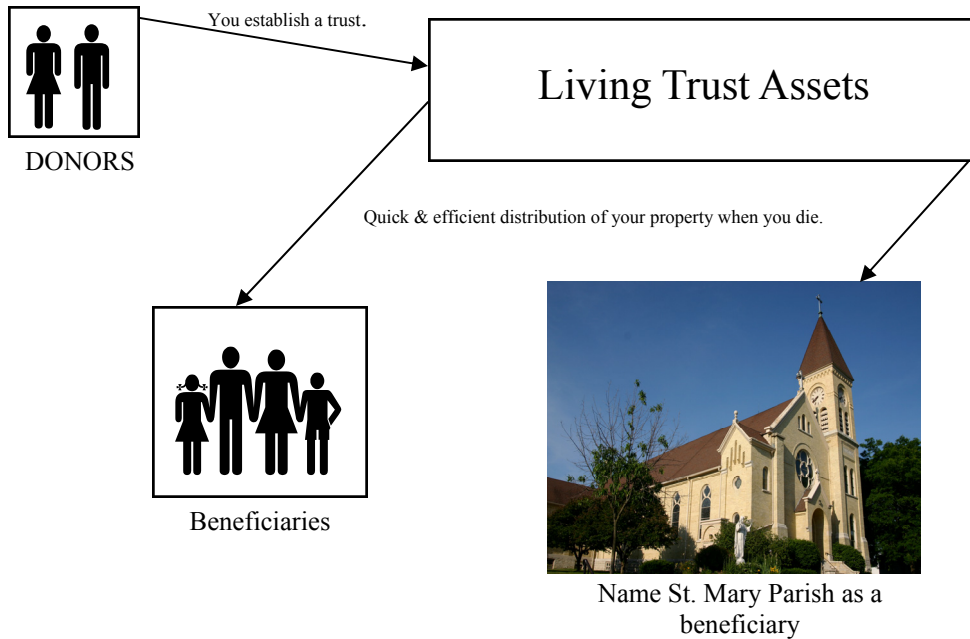


LIVING TRUST



Here's What Happens

1. You transfer cash, securities or other appreciated property into a trust.
2. You or your beneficiary receive income from trust assets.
3. You retain control.

How It May Benefit You

- Save Time — A living trust starts when created — no need to go through probate like a Last Will.
- Save Money — Probate can devour up to 10% of an estate's value.
- Privacy — Unlike a Will, the details are private.
- You, as the trustee, can transfer property out of the trust or add property to it.
- A trust allows you to provide for the quick and efficient distribution of your property when you die.
- It is important to always consult with your attorney and professional advisor before making a decision.