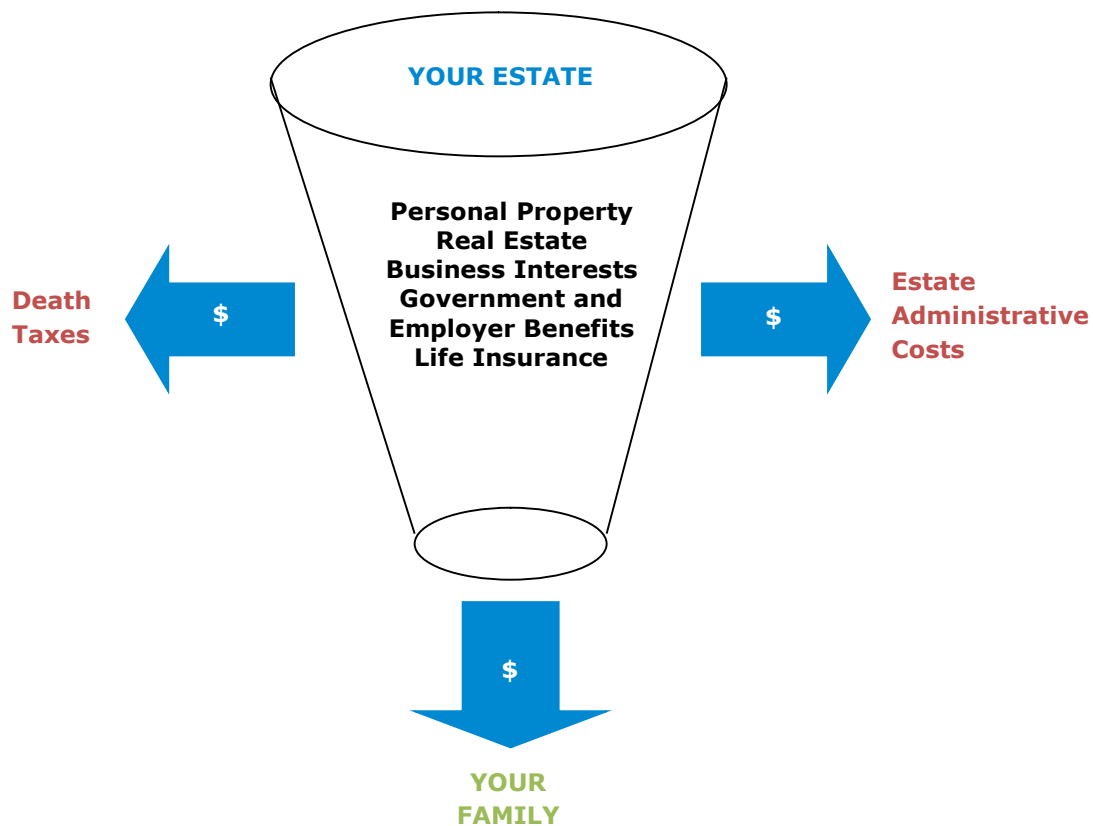


Estate Shrinkage in Action

Bad News...Good News...

The **bad news** is that at death, a portion of your estate may be siphoned off to pay federal and state death taxes, as well as fees and final expenses required to administer your estate. Your family then receives what is remaining after these estate settlement costs have been paid.



The **good news** is that with proper advance planning, you can make sure that more of your estate ultimately passes to your family!