Estate planning pyramid

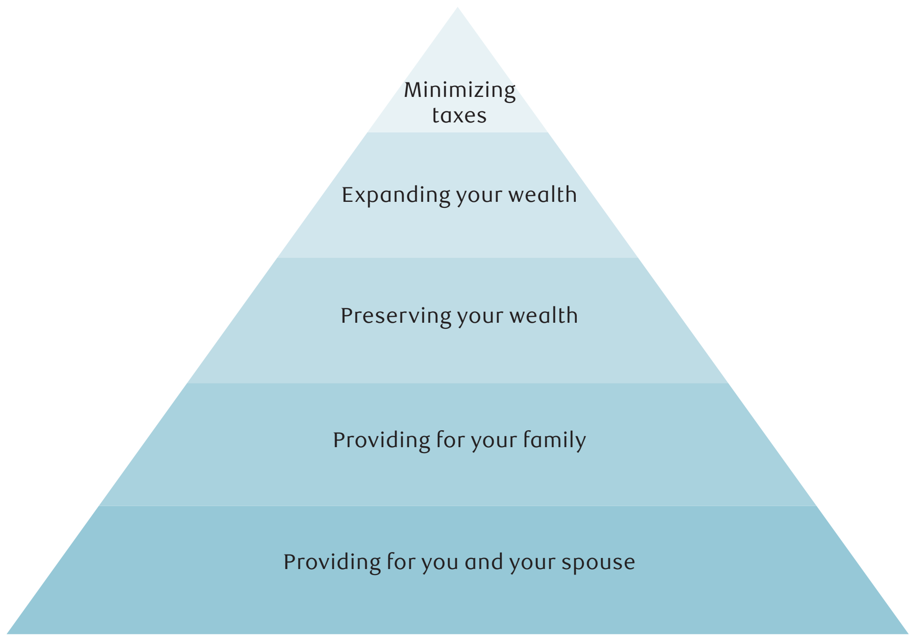
Esperti Peterson Institute, Inc.

Wealth Management

Estate planning is an extremely important part of your financial well-being during your lifetime as well as after your death. It enables individuals to help control their assets, maintain their lifestyle, plan for incapacity, provide for loved ones, and avoid probate, court costs and attorney fees.

The following pyramid illustrates the building blocks of the estate planning process, including providing for you and your spouse, providing for your immediate/extended family, maintaining property, preserving and expanding wealth, saving taxes and minimizing planning costs. The main focus of the pyramid is on your family's goals, desires and overall mission.

Don't put off until tomorrow what should be done today. Contact your financial advisor today to discuss the potential benefits of estate planning services for you and your family.



"I want to control my property while I am alive and well, care for myself and my loved ones if I become disabled, and be able to give what I have to whom I want, the way I want, and when I want, and if I can, I want to save every last tax dollar, attorney fee and court cost possible."*

* Source: Esperti and Peterson, "Generations," Esperti Peterson Institute, Inc., 1999, at 4.

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