

JANUARY 2003

FREE "LIVING TRUST" SEMINAR

FIND OUT HOW TO TRANSFER YOUR ESTATE TO YOUR FAMILY

QUICKLY - WITHOUT PROBATE FEES

ATTEND ONE OF THESE FREE SEMINARS

<p>HONOLULU Wednesday, Jan. 15th 10:00-11:30 a.m. (Continental Breakfast) Ala Moana Hotel Carnation Room 410 Atkinson Drive</p>	<p>AIEA Thursday, Jan. 16th 10:00 - 11:30 a.m. (Continental Breakfast) Pearl Country Club Pearl II Room 98-535 Kaonohi St.</p>	<p>MAUI Tuesday, Jan. 21st 10:00 - 11:30 a.m. (Continental Breakfast) Maui Arts & Cultural Ctr. The Meeting Room One Cameron Way, Kahului</p>
<p>HONOLULU Saturday, Jan. 18th 10:00-11:30 a.m. (Continental Breakfast) Ala Moana Hotel Carnation Room 410 Atkinson Drive</p> <p>Free Parking at all seminar locations!</p>	<p>HONOLULU Thursday, Jan. 16th 7:00 - 8:30 p.m. (Refreshments) Ala Moana Hotel Carnation Room 410 Atkinson Drive</p>	<p>MAUI Tuesday, Jan. 21st 7:00 - 8:30 p.m. (Refreshments) Maui Arts & Cultural Ctr. The Meeting Room One Cameron Way, Kahului</p>

Attend one of these seminars and you'll receive a FREE, one-hour, private consultation to answer any questions you have about setting up your personal Living Trust (\$250 value).

<p>You'll Find Out What Will Happen <u>With</u> a Living Trust...</p>	<p>You'll Find Out What Could Happen <u>Without</u> a Living Trust (even if you have a will)...</p>
<ul style="list-style-type: none"> Your estate will transfer <i>quickly</i> to your family upon your death, without the expense of probate. 	<ul style="list-style-type: none"> Your estate may go through probate, which could take months or even years, and probate fees could be substantial.
<ul style="list-style-type: none"> If you're married and your estate is worth less than \$2 million, there will be no federal estate taxes for your family to pay. 	<ul style="list-style-type: none"> If you're married and your estate is over \$1,000,000, without proper tax planning your family may owe federal estate taxes of 37%-49%.
<ul style="list-style-type: none"> You'll avoid a conservatorship if you become incapacitated - so your estate will be run as <i>you</i> see fit. 	<ul style="list-style-type: none"> If you become incapacitated, or unable to sign documents, a court may assign a conservator to run your estate as <i>he</i> or <i>she</i> sees fit.

Sponsored by: Attorneys Judith Sterling and Michelle Tucker. They are both Certified Public Accountants and licensed Attorneys. They have been certified by the American Bar Association (ABA) accredited Estate Law Specialist Board, Inc., as Estate Planning Law Specialists, and are so certified by the Supreme Court of Hawaii. The Supreme Court of Hawaii grants Hawaii certification only to lawyers in good standing who have successfully completed a specialty program accredited by the ABA. Their seminars on living trusts are "informative, entertaining, & easy-to-understand."

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