JANUARY 2003

FREE "LIVING TRUST" SEMINAR

FIND OUT HOW TO TRANSFER YOUR ESTATE TO YOUR FAMILY QUICKLY - WITHOUT PROBATE FEES

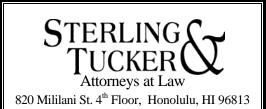
ATTEND ONE OF THESE FREE SEMINARS

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

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).

You'll Find Out What Will Happen <u>With</u> a Living Trust	You'll Find Out What Could Happen <u>Without</u> a Living Trust (even if you have a will)
Your estate will transfer <i>quickly</i> to your family upon your death, without the expense of probate.	Your estate may go through probate, which could take months or even years, and probate fees could be substantial.
• 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.	• 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%.
• You'll avoid a conservatorship if you become incapacitated - so your estate will be run as <i>you</i> see fit.	• 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."



www.sterlingandtucker.com/info@sterlingandtucker.com/ www.hawaiielderlaw.com

SEATING IS LIMITED, SO CALL (808) 531-5391, EXT. 330 NOW!

NEIGHBOR ISLANDS CALL TOLL FREE 1 (800) 807-3820, EXT. 330

(24 Hr. RESERVATION LINE)