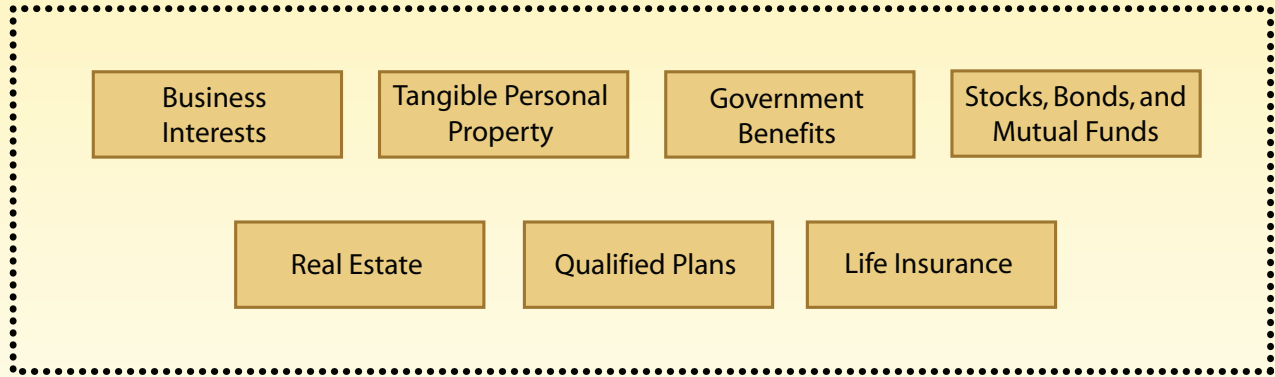


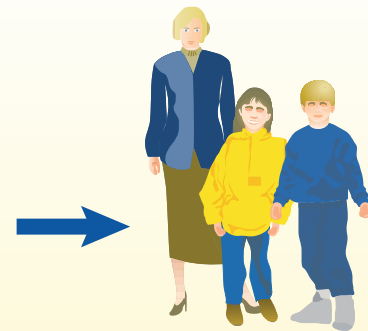
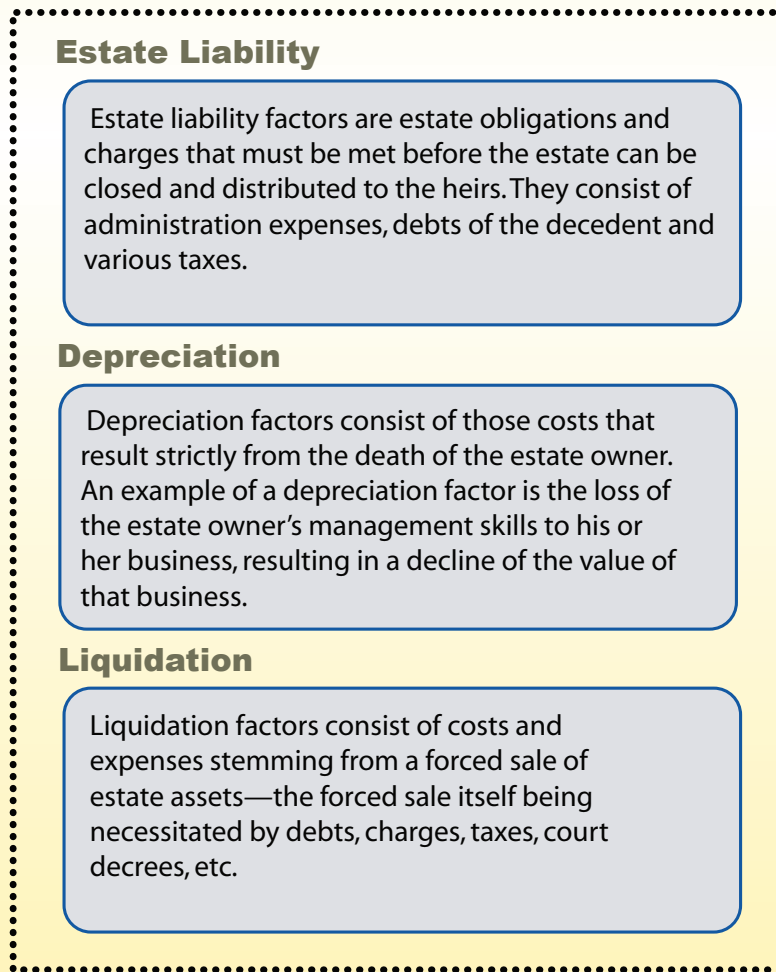
Estate Shrinkage

The process of administering an estate inevitably results in some expenses. The extent of this shrinkage depends on many factors: the size and complexity of the estate, the nature of the estate assets and, of course, the actual cash spent for administration costs, debts and taxes.

Your Gross Estate



Estate Shrinkage



Your Heirs

Proper estate planning will avoid conflicts, expedite distribution, and reduce expenses. The objective is to get more to your heirs.