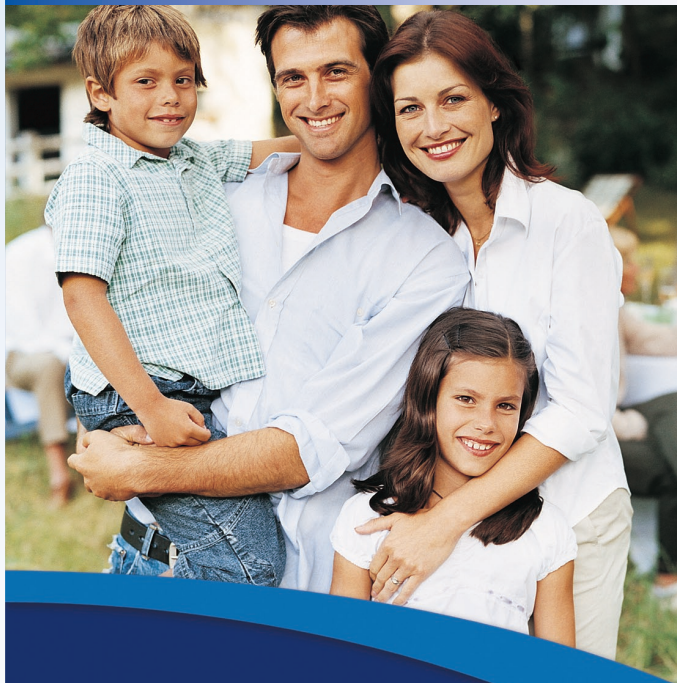


## How can we help?

Estate planning can be simple or complex, but in all cases it is important to obtain professional advice and assistance.

Before you proceed, you will need to assemble the required information. Our representative will use this information to prepare your personalized Estate Planning Guide. This Guide, developed and supported by the technical professionals at Concentra Trust, will illustrate and explain your options and the information you need to consider. We and your other professional advisors, will work with you to ensure your estate planning objectives are met.

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## What is Estate Planning?

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# What is Estate Planning?

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Estate planning is a process during which you take the time to review your current situation and learn about the alternatives available to establish and accomplish your personal and financial goals. Estate planning assists you in making informed decisions about the ownership and distribution of assets during your lifetime and upon your death. It is often the first step in the preparation of a properly drafted Will, Power of Attorney, Health Care Directive and other documents that will ensure your goals are realized.

## Why should I plan my Estate?

You spend a lifetime acquiring and safeguarding assets. You care for your family and others who depend upon you. Unless you properly plan your estate, the objectives you established during your lifetime will not be met after you are gone.

With a well-planned estate and properly drafted estate documents, your assets will be distributed in accordance with your wishes. Your beneficiaries' needs will be met. Your estate will not be subject to unnecessary administration costs, legal fees or taxes.

## Factors to consider

Estate planning is a personal process and reflects your unique situation. When working through the estate planning process you will be asked to consider a number of issues:

- What assets do you own and how are they registered?
- What debts do you owe and will there be sufficient assets to meet those obligations in the event of your death?
- Who has the time, knowledge and experience to act as your estate representative?
- What are the needs of your beneficiaries?
- How do you want your assets to be distributed?
- Do you wish to leave special gifts, such as family heirlooms, to specific beneficiaries?
- Are you aware of the tax considerations associated with your assets and the distribution you are planning?
- Who will be willing to accept the responsibility to act as guardian for those who are dependent upon you?