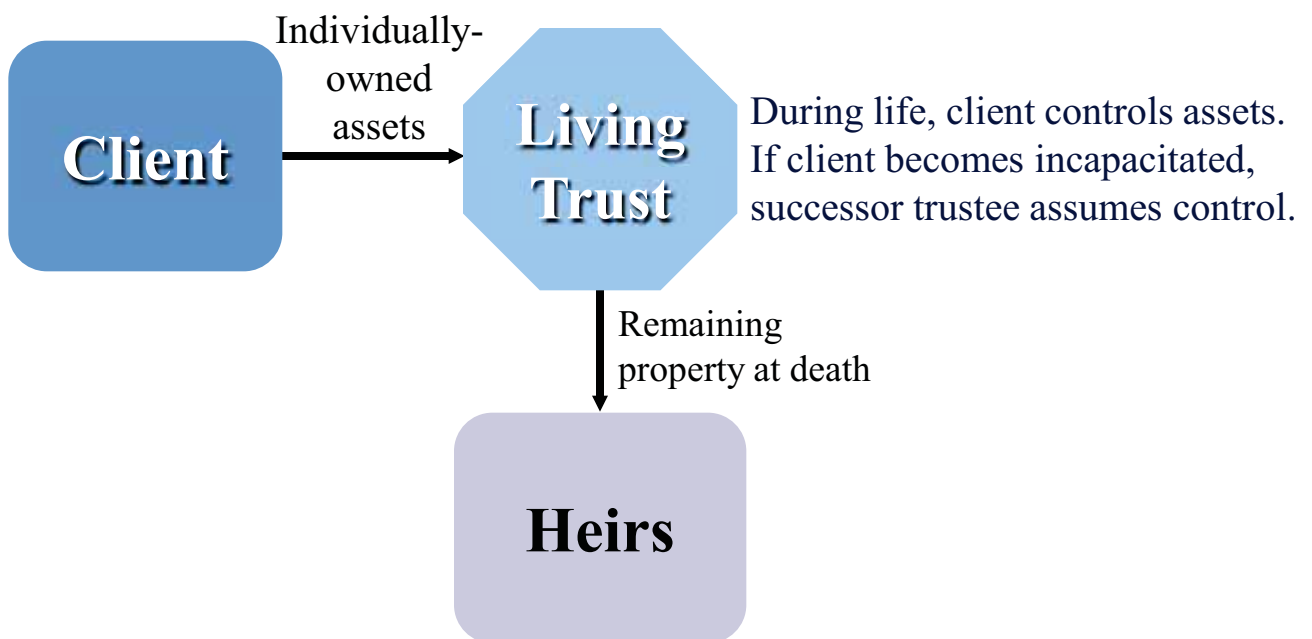


Living Trusts

- **Challenge:**

- ◆ Ensure simple, smooth, and inexpensive transition of asset management upon incapacity or death.

- **Solution:**



- **Benefits:**

- ◆ Avoid probate.
- ◆ Eliminate need for court guardianship proceeding upon incapacity.
- ◆ Protect privacy of testamentary asset disposition.
- ◆ Allow for easy amendment of estate plan.