

Remember, it is very important that you complete the transfer of your assets to your Living Trust. This task is crucial in order to avoid probate and take full advantage of the benefits of your estate plan. Property you acquire in the future should also be titled in your trust's name as we have instructed you.

In addition, the trust should be named as beneficiary on your life insurance policies. Consult with your life insurance agent to make these changes.

If you have not completed the transfer of title to all your assets, this letter will serve as a reminder of the importance of that task. Of course, if you have any questions, or require assistance, please contact our office.

If your total taxable estate is greater than \$1,200,000, it is important that you have additional estate planning beyond that provided by your Living Trust. We drafted your Living Trust to provide estate tax protection for amounts up to \$1,200,000. For additional tax protection, please contact us to discuss several options that are available to you.

Your Living Trust has already been drafted to allow for many contingencies should they arise. It may be wise to consult with us again, however, if one of the following events should occur:

1. A change in the way you want your estate to be distributed.
2. A change in the person or persons you wish to serve as your Successor Trustees under the trust you have.
3. You get married or divorced or a spouse dies.
4. The death of a beneficiary or the death of a Successor Trustee.
5. A significant increase in your net worth, receipt of retirement benefits from your employment or sale of significant assets.
6. Moving to another state.
7. A drastic change in your health.

We hope that you have found your estate planning experience pleasant and are feeling some "relief" in knowing that your affairs are now in order. Because our main source of new business is through referrals by satisfied clients, we would appreciate it if you would take just a moment to complete and return the attached sheet in the self-addressed envelope which is enclosed for your convenience. Please list some of your friends, relatives or business associates and we will invite them to our next Living Trust seminar. We thank you and we are sure they will thank you for spreading the word.

Because you are important clients to us, we would appreciate your honest appraisal of our firm and its ability to deliver legal services. Please take a few moments to answer the enclosed Client Evaluation, give us your candid comments and return the questionnaire in the enclosed envelope. Your answers and comments are highly valued and