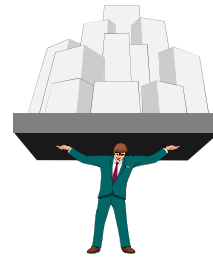


## Estate Planning For Business Owners

Have you established your family's and your Company's financial security if the unexpected happens to you? Depending on your personal situation, you may have several financial and personal goals and objectives.



These may include ongoing financial support for your spouse and family, education funding for your children and grandchildren, charitable funding for your favorite charities, and helping to assure that your assets are transferred to your family members upon your death as quickly and simply as possible.

You may also have personal financial objectives which involve protection of your assets against unwarranted and unexpected, but potential future creditor claims. These may be either from business operation exposures, personal accidents, personal injury or other casualties and contingencies.

In addition, you may want to assure that your estate, including your business interests, is arranged in a fashion to minimize potential death taxes.

Lastly, you may want to address certain objectives for determining what is needed for running your business if something happens to you before your planned exit.

When you are also a business owner, these personal and financial objectives need to be considered in the context of the added impact which your company has on your ability to achieve them.

For Bob and Betty, this part of our discussion especially piqued their interest. Their previous Estate Planning Attorney had not tailored the standard Estate Planning needs to the special needs which exist for business owners.

This step addresses these needs and opportunities.