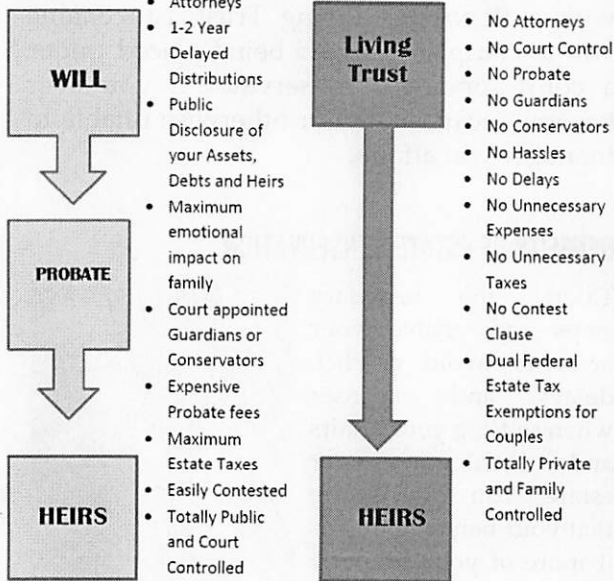


WHICH DO YOU WANT FOR YOUR FAMILY?



Taking the necessary steps can enable your heirs to avoid conflict, delays, and expenses when settling your affairs and distributing your estate. You can ensure that your heirs will inherit more of your property. You can also control important decisions such as who will be the executor of your estate and the guardian of your minor children.



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Wills, Trusts, Estate and
 Business Planning

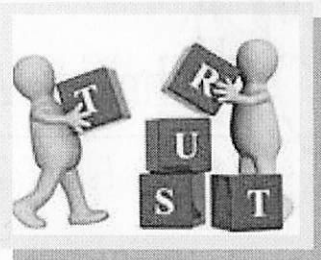
Estate Planning Guide

Everyone needs an estate plan. At Hallman & Associates, we are committed to providing complete and affordable estate and business planning. Offices in Okla. & Texas.

(405) 447-WILL (9455)
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Protect Yourself by Avoiding Probate!

One goal that many people share is the desire to pass along to their loved ones as much of their estate as possible.



Often, however, they do not make adequate preparations to preserve and protect their assets. As a result, many estates are settled in ways people did not intend, and their heirs receive a diminished inheritance. Consider these facts:

- ◆ Your estate may be subject to federal estate taxes as high as 55%.
- ◆ Probate, the court proceeding that concludes all legal and financial matters upon death, can consume another 10% of your estate.
- ◆ Probate can tie up your estate for several years, whether or not you have a will.
- ◆ Heirs may be forced to use their inheritance to pay estate taxes.
- ◆ Unless you prepare, the court may decide guardianship of your minor children.

Fortunately, good estate planning can help you avoid these problems. Estate planning is not just for the wealthy. Everyone, especially those with children, need sound estate planning to protect loved ones who depend on them financially.

LIVING TRUSTS

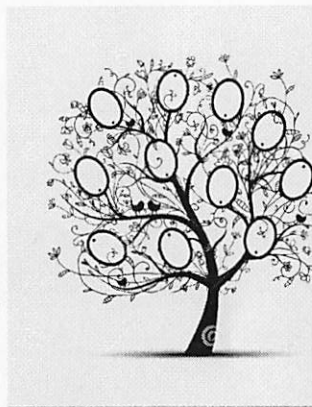
Established during your lifetime, a living trust is a method by which assets can be managed to provide for the uninterrupted flow of income during your lifetime, even if you become incapacitated. A living trust can:

- ⇒ Provide lifetime financial management.
- ⇒ Control the transfer of assets at death.
- ⇒ Avoid probate, (probate fees and administrative costs can consume up to 10% of your estate).
- ⇒ Reduce or avoid taxes.
- ⇒ Provide a level of privacy not available with a will.

REVOCABLE LIVING TRUST

A **Revocable Living Trust** is appropriate if you want to avoid the costs, delays, and publicity associated with probate. **A Trust is the only way to avoid probate.**

Since the trust is revocable, you have the power to alter, amend or terminate the trust at any time. However, in order to avoid the probate process, this trust needs to be established during your lifetime.



IRREVOCABLE LIVING TRUST

An **Irrevocable Trust** is typically used to reduce the value of your taxable estate and create liquidity to pay last expenses at death.

POWER OF ATTORNEY

A Power of Attorney, used in conjunction with a Revocable Living Trust, can enable you to completely avoid being placed under a court-appointed conservator if you ever become incapacitated or otherwise unable to manager you affairs.

BENEFITS OF ESTATE CONSERVATION

Taking the necessary steps can enable your heirs to avoid conflict, delays, and expenses when settling your affairs and distributing your estate. You can ensure that your heirs will inherit more of your property. You can also control important decisions such as who will be the executor of your estate and the guardian of your minor children.



FREE Consultation

Please call today to schedule your **FREE, no obligation, consultation.** Take advantage of this excellent opportunity to evaluate your options and get answers to your questions. **CALL TODAY!**



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