



This is truly an educational session. Join us for a thought-provoking discussion of the basics of estate planning and discover which plan is right for you and your loved ones.

YOU should attend if:

- **You want to learn about Virginia's new Power of Attorney and Advance Medical Directive Laws.**
- **You want to protect the inheritance you leave behind FOR YOUR FAMILY'S use only.**
- **You wish to learn more about PROBATE and how to avoid it.**
- **You have a Will that is more than 3 YEARS OLD or it was created IN ANOTHER STATE.**
- **You want to learn about the Federal Estate and Gift Tax law changes.**

What we will discuss:

- **The effect of the Federal Estate Tax law change on every estate plan.**
- **The change to Virginia's Power of Attorney and Health Care Laws (Advance Medical Directive) and their impact on you and your family.**
- **How Probate and unnecessary delays and costs can be avoided.**
- **How to provide for your own care and well being, and that of your loved ones even if you become mentally incapacitated.**
- **Maximizing total control of your property, your assets and your privacy during life.**
- **The pitfalls of joint ownership, especially with family members.**
- **How you can protect your children's inheritance from predators, greedy non-family members, and bad marriages.**

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