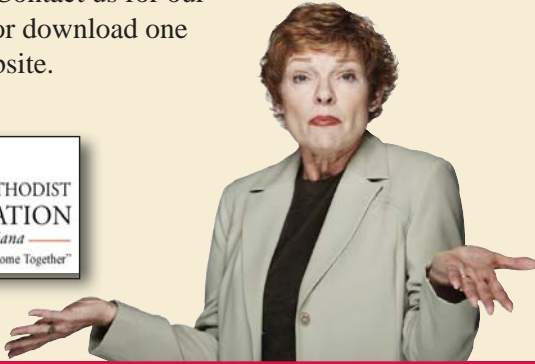


What's Your Excuse for Not Having a Will?

- "It's costly."
- "I hate all that legal mumbo-jumbo."
- "My estate is too small."
- "I'm just too busy."

The absence of a will makes settling your estate more costly, and most Americans possess more in assets than they realize. Preparing a will is your opportunity to articulate your wishes, your values and your legacy.

Need help? Contact us for our free will kit or download one from our website.



www.umf.org