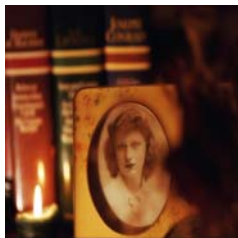


THE S.M.A.R.T.* CONSUMER GROUP

(An Educational Organization)

presents

AN EDUCATIONAL WORKSHOP



Your Estate: Don't Outlive Your Income or Leave It to Uncle Sam

A seminar designed to address estate planning issues.

The workshop will include:

- ✓ Estate Planning Concerns
- ✓ Long Term Care Issues
- ✓ Medi-Cal Myths
- ✓ What is a Medigap or Medicare Supplement Plan?
- ✓ What is a Medicare Advantage Plan?
- ✓ CREATING A REMEMBRANCE?
- ✓ What is an estate?
- ✓ Estate Tax Issues
- ✓ Probate questions
- ✓ The pitfalls of joint ownership
- ✓ A-B Trusts
- ✓ Life Insurance Trusts
- ✓ Charitable trusts
- ✓ Options

The S.M.A.R.T. Consumer Group (SCG) is an educational organization, comprised of various professionals (Attorneys, MBA's, CPA's, and Financial Planners) to provide consumer education to companies, groups, associations, and organizations. Over the years hundreds of these workshops have been presented to a wide variety of audiences. Through its series of workshops and seminars, SCG introduces the keys to being a smart consumer. All education programs are available at NO CHARGE to corporate, community, and government groups for the advancement of consumer education and contain no advertisements or name any products or companies.*

**Save Money and Reduce Taxes*