



**Transferring Wealth Is All About Dollars...  
And Sense.**

Are you concerned about the impact taxes and expenses may have on your estate or business upon your death?

Since estate taxes have the potential to significantly deplete the total value of your estate, developing and implementing a wealth transfer strategy can help you maximize what you leave to your loved ones. Purchasing a life insurance policy is an effective way of transferring wealth.

I am available to meet with you—at no cost or obligation—to help you with your wealth transfer needs. With the federal estate tax law's complexity and uncertainty, wealth transfer planning is more important than ever.

I encourage you to call me at your earliest convenience or stop into the branch to schedule a complimentary consultation. Don't pass up the opportunity to pass on more to your loved ones.

**FC Name**  
**Financial Consultant**  
**Tel: (000) 000-0000**  
**Email: fcname@ifmg.com**

*You should consult your tax and legal advisors regarding your individual situation.*

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