

“Why Having *Only* a Will Can Be Dangerous to Your Assets”

According to AARP, 6 in 10 people in the U.S. do not have a written will—or if they do, their will is woefully out of date.

But even if you **HAVE** drafted a will recently, did you know that having “only” a will is often not nearly enough to protect your assets after your inevitable passing?

While having a will has always been an essential part of the overall estate planning process, it is in reality and points of fact, just one piece of the complete picture.

Especially in today's uncertain economy, the smartest move you can make is to strengthen your estate plan ... by having both a will AND a trust.

It's the combination of the right type of will with all necessary supporting legal documents ... AND establishing the right kind of trusts ... that ensures your wealth ends up in the hands of your heirs—and not Uncle Sam's.

Note: Contrary to popular belief, you don't have to be ultra-wealthy in order to benefit from having a trust.

In our FREE Educational Workshop, you will discover that...

- Without a bullet-proof, iron-clad estate plan, your money and property could end up going through the expensive, time-consuming, and public probate process.
- In probate, the legal fees alone could reduce the value of your assets by 15% to 25% or more—and also delay inheritance of the money by your heirs 6 to 12 months or longer.
- This means your loved ones could receive a far smaller inheritance...wait a longer time to get what's theirs ... as the probate lawyers and Uncle Sam greedily grab more of it for themselves.
- Worse, even if you have specifically named family members and other specific beneficiaries in a will, you are still at risk for your assets being “confiscated” - and ending up in the pockets of strangers - as crazy as that sounds!



Nail down your will, trust, and other legal documents – while there is still time!

Many people who have a will are under a false sense of security – and it is far too late for your loved ones to make changes after you're gone.

But now, with the right estate planning documents in place, you can:

- Protect your loved ones from paying excessive taxes on assets they inherit from you– so they can keep more of what you worked so hard to leave them
- Choose who YOU want to make key healthcare and financial decisions for you ... when you can no longer make those decisions for yourself
- Make sure your children, spouse, and others you designate as your beneficiaries actually receive the assets you have specified.
- Dot all the i's and cross all t's on living wills, trusts, powers of attorney, health care proxies, and all other essential estate planning documents.



**FREE Educational Workshop
With Dinner or Lunch On Us.**

Because setting up an appropriate estate plan can have many “moving parts,” we urge you to attend our free educational workshop—so you can enjoy greater peace of mind—and truly protect all that you've worked for—while ensuring a secure, stress-free financial future for you and your family!

BUT HURRY—SEATING IS LIMITED!

Tuesday, February 7, 2023

11:30 am & 6:00 pm • Porter's

1000 Eastport Plaza Dr. • Collinsville, IL 62234

Thursday, February 9, 2023

11:30 am & 6:00 pm • The Regency

400 Regency Park • O'Fallon, IL 62269



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or visit myrsvp.biz/?id=247292

FREE EDUCATIONAL ESTATE PLANNING WORKSHOP

Protect Your Legacy Wealth to Keep Your Family Financially Security—for Life!

Whipsaw volatility in the Dow. Threats of a bear market and crashes. Runaway inflation. Worldwide geopolitical instability. And a looming recession.

Now more than ever, you need to take proactive steps to shield your legacy wealth from financial downturns, missteps, surprises, hucksters, and other disasters.

In this free financial workshop, you will learn proven estate planning strategies that can enable you to enjoy greater peace of mind—by protecting and preserving your legacy wealth—no matter what happens in the markets, the economy, or the world.



FOR EDUCATIONAL PURPOSES AND NO PRODUCTS WILL BE SOLD AT THIS EVENT.

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AFC offers workshops and classes across the nation. Email us to get information on a workshop or class near you info@associationoffinancialconsultants.org or check us out at www.associationoffinancialconsultants.org

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Join us for a **Complimentary Meal
and Educational Workshop**

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