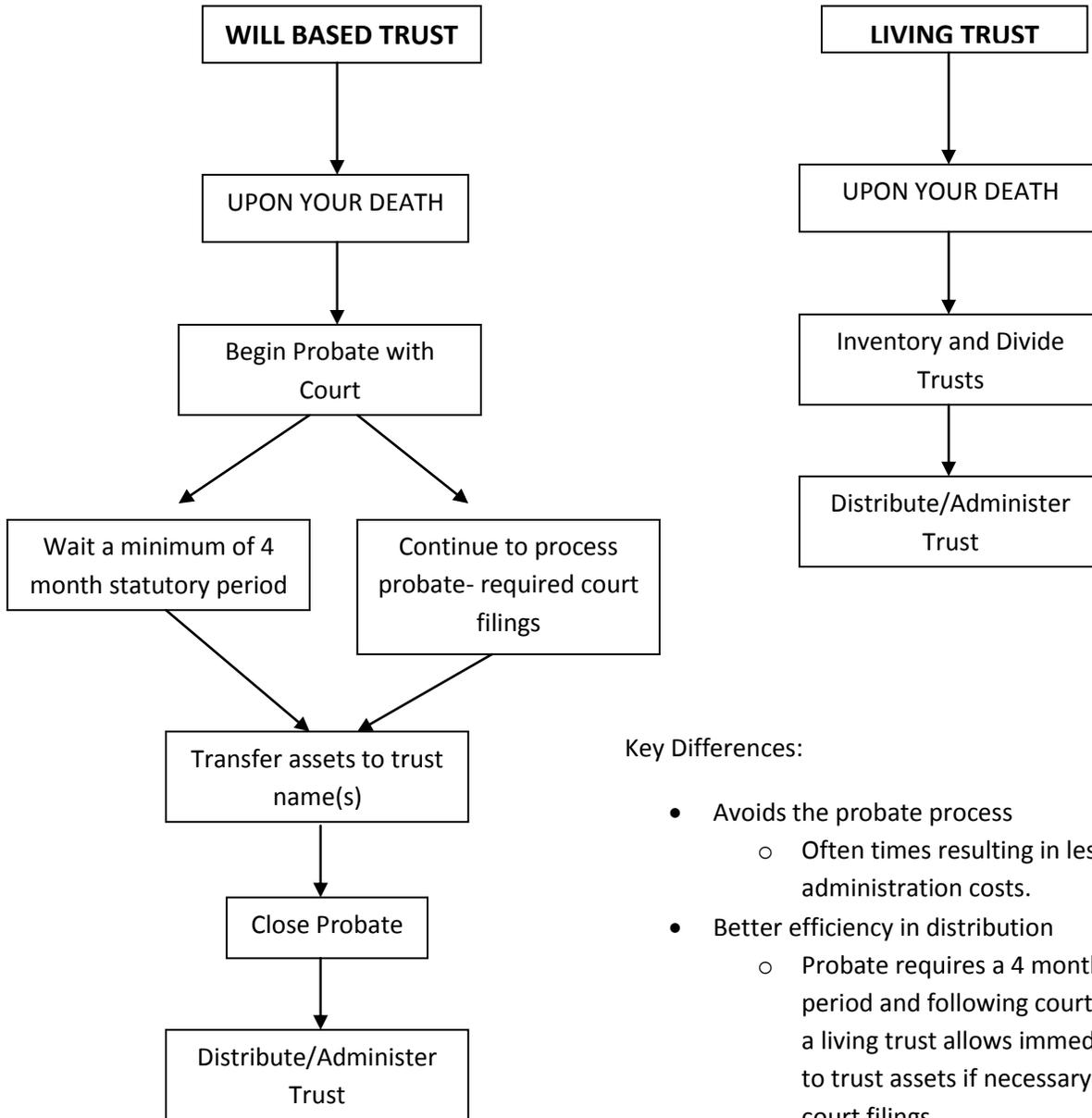


**ADMINISTRATIVE PROCEDURE:
WILL BASED TRUST vs. LIVING TRUST**



Key Differences:

- Avoids the probate process
 - Often times resulting in less administration costs.
- Better efficiency in distribution
 - Probate requires a 4 month waiting period and following court procedure; a living trust allows immediate access to trust assets if necessary and no court filings.
- Successor Trustee vs. POA to act as your agent in times of incapacity, before death
 - A trustee is typically more highly regarded by banks/financial institutions than a power of attorney.