

## Will the IRS be your biggest beneficiary?

(Date)

(Name)

(Address)

(City, State, Zip)

Dear (Salutation):

If you don't have an estate plan, the IRS could strip away as much as 55% of your estate from your loved ones — and that's just a start.

Besides outrageous estate tax liabilities, your state's laws will make an estate plan for you if you don't have one, and subject your heirs to:

- Intrusive guardianship proceedings by the probate court on you and your minor children if you become incapacitated or die
- Delays and frustrations in settling your estate by a probate process that can last months or even years
- No control over your investments during the probate process
- No privacy, with details about your estate and what you're transferring to whom for public viewing at your local courthouse

Without an estate plan, your heirs can have many real life bad dreams. But you can avoid this and be certain that they receive the full value of your estate intact upon your death, and have full control of your assets and minor children if you become incapacitated.

When you work hard all your life to build your estate, you don't want the government to be your main beneficiary when you die. And you surely don't want Uncle Sam to be the guardian of your estate and your minor children if you become incapacitated.

**(Call me or return the enclosed card)**, and I'll send you some valuable information on planning your estate. The time you spend reading it could be one of the best investments you'll make this year.

Sincerely,

(Your Name)

(Title)