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Volume 21, Issue 1

Money Management

Estate Planning: Guidelines to Consider

Estate planning encompasses more than simply saving money and minimizing taxes. The process of planning your estate also raises some difficult emotional and personal issues. It forces you to contemplate your own mortality; you are trying to plan for a time when you won't be around to make decisions. Others, particularly those you love, will be affected by the plans you make now and will be required to exercise their own judgment once you are gone. For many people, the most difficult step in the estate planning process is deciding *who* gets *what* and *when*.

To whom you leave your money and property is a personal decision. Most people naturally think of planning for their spouse, children, and relatives first. After the family is provided for, perhaps a favorite charity, such as an alma mater or research foundation, might be included as a **beneficiary**.

The best approach for you will depend upon your family, the size of your estate, and your personal wishes. Here are some guidelines to consider:

Talk to your children. When your children are mature enough to discuss financial matters, let them know the general size of your anticipated estate, and talk over your plans with them. If they are old enough, give them the

Continued on page 4

Insurance Needs for Dual Income Families

The concept of the "traditional" American family is continually changing. The dual income family—with husband and wife each maintaining separate careers and contributing to the financial success of the household—has now become commonplace.

The economic challenges and opportunities of this century may require two incomes to meet overall family expenses. Many families ask themselves, "How will we be able to plan for our retirement, pay for our children's education, and perhaps help our aging parents deal with some of their financial burdens?" These concerns may be especially pressing given today's high cost of living and the current economic climate.

Continued on page 3



More details and
ordering information inside

Liberty Publishing, Inc.

The Source for Insurance and Financial Planning Communications That Work

The Newsletter Program That Gets Results

Liberty Publishing has created a newsletter program that will help you increase client contact and sales, as well as encourage more client referrals. You can also choose from a list of image-building and work-saving options. We do all the work and you get all the credit. The best part: it's cost-effective and easy to implement. Remember to leverage the business-producing power of newsletter communications—build a large mailing list and include all clients, prospects, other professionals such as attorneys, accountants and bankers, as well as members of the media.

Personalize Your Newsletters

A picture is worth a thousand words—and we believe *yours* should be prominently displayed on the front page of the newsletter. *Money Management* will open more doors and create client loyalty. It's always important for your clients and prospects to put a face with a name. Repetition is the key. By continually seeing your personalized newsletters, clients and prospects will naturally associate you with sound financial advice.

Personalize Your Business Reply/Client Referral Cards

Encourage reader feedback and include stitched-in business reply/client referral cards with each newsletter mailing. These stitched-in reply cards provide readers the opportunity to tell you their areas of interest, and also refer a friend or colleague to you. Create cross-selling opportunities and turn prospects into clients. Use a postage paid permit number to make it easy for clients and prospects to get in touch with you.

Complete Your Presentation With Personalized Companion Envelopes

The perfect complement to your personalized newsletter is a personalized envelope with your name and return address. It's a great way for your newsletter to announce its arrival while presenting a complete and professional image. When you purchase companion envelopes in quantity, you save even more.

FreedomMail™ Maximizes Your Newsletter Distribution

Put your entire newsletter distribution program in the hands of experts. We will establish and manage your client list for newsletter distribution, including ongoing changes. FreedomMail™ maximizes the value of our marketing partnership and is part of our complete approach to client service. We follow your newsletters from production through first-class mailing.

Online Newsletters Add Value To Your Website

Maximize the impact of your newsletter marketing program with a personalized electronic version of *Money Management*, complete with articles and callouts, charts, and graphs. The electronic versions can improve the effectiveness of your website, and be valuable tools when e-mailed to clients.

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Questions? Call 800-722-7270, ext. 135

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Please attach an original **or** photocopy of your business card. Or, on the lines below, print or type exactly what you want to appear on your newsletter. Please be specific about placement, upper/lower case letters, titles, and spelling. **Please print the information in the order you wish it to appear. Please remember to include any required state license num-**

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- For best results, electronically send your photo and/or logo as either a .tif, .eps, .jpg, or .gif (for highest quality, save the image at high resolution), **OR**
- If you send a printed version of your photograph and/or logo, please use one between the sizes of 3" x 5" and 5" x 7".

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