

**Estate 2
Without Gift**

January 7, 2004

«Title» «FirstName» «LastName»
«Address1»
«Address2»
«City», «State» «PostalCode»

Dear «Title» «LastName»:

Estate taxes are progressive. This means that the larger your estate, the higher the percentage that is lost to estate taxes. For example, if your estate is currently worth a million dollars, at your death today your heirs would pay 12% in estate taxes.

If your estate grows at only 6% per year, look at the impact this has on your estate taxes:

Today	12% lost to estate taxes
5 years	14% lost to estate taxes
10 years	18% lost to estate taxes
15 years	25% lost to estate taxes

There is little doubt that the progressive estate tax creates a tremendous need for planning. Properly planned and owned life insurance can help offset the extreme bite of these taxes.

To find out more about how we can assist you in the estate planning process, simply complete the form below and return it in the enclosed postage-paid envelope.

Sincerely,

«JPContact»
«JPTitle»

Without obligation, I would like to receive the information offered in your letter.

I would also like information on:

«Title» «FirstName» «LastName»
«Address1»
«Address2»
«City», «State» «PostalCode»

- | | |
|---|--|
| <input type="checkbox"/> Family Protection | <input type="checkbox"/> Mortgage Protection |
| <input type="checkbox"/> Business Insurance | <input type="checkbox"/> Audit of Existing Insurance |
| <input type="checkbox"/> Low Cost Term Life Insurance | <input type="checkbox"/> Retirement Planning |
| <input type="checkbox"/> Disability Income | <input type="checkbox"/> Universal Life Insurance |
| <input type="checkbox"/> Tax Deferred Annuity | <input type="checkbox"/> Estate Planning |
| <input type="checkbox"/> Group Life Insurance | <input type="checkbox"/> Long Term Care |

Home Phone # _____
Business Phone # _____

Best Time to Call _____
Birthdate _____