Listed below are the current articles available for use in your SELECT newsletter from the online library. Column one includes the current Page One articles, and in column two we list the companion article available for Page Three. You may mix-and-match, e.g., if you select an article from the Page One column, there is a companion article suggestion, but you are not required to select that. Additionally, you may choose to upload your own custom article for Page Three. If you need assistance with that, please do not hesitate to call us at 1-877-352-2021, ext. 82.

Remember that if you do not go online to make a choice, your order will be automatically produced for you, using the two articles at the top of the list below.

We suggest you print this out, check which articles you are using, mark the date at the top of the page and keep this in your Newsletter Marketing file for future reference so you will always know which articles you have already used and when.

| Page One Articles | Page Three Articles | Issue |
|---|---|---|
| ❑ Business Survival Threats<br>The survival rate of family businesses from generation to generation is rather dismal. To help prevent your business from becoming an unfortunate statistic tomorrow, we review some common challenges for you to address today (before it is too late). | ❑ Buy-Sell Funding<br>One fundamental key to the survival of a family business is a properly funded Buy-Sell Agreement (BSA). On page three we consider three basic BSA flavors and the means available to finance their terms when triggered. | 1113 |
| ❑ Family Limited Partnerships<br>Family Limited Partnerships offer many benefits, both tax and non-tax. Our front-page article is a primer that explores why they are at once a taxpayer favorite ... and a potential target of the IRS and some courts. | ❑ Asset Protection<br>On page three we examine three strategies for protecting your hard-earned wealth: exempting your assets, limiting your liability and transferring your risk. This article will inspire you to take specific actions today to protect your wealth tomorrow. | 1013 |
| ❑ Seasons of Change<br>To everything there is a season. So it is with your Life & Estate Plan. Our front-page article uses a Seasons of Life theme to illustrate how your Life | ❑ Selecting Guardians<br>On page three we consider the critical choices everyone must make when selecting guardians and financial fiduciaries for their minor children. | 0913 |

| Page One Articles (cont.) | Page Three Articles (cont.) | Issue |
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| & Estate Plan may change with your personal and financial circumstances over your lifetime. | We offer helpful and practical pointers for evaluating and selecting potential candidates. | |
| ❑ Cohabitation Complexities<br>With the drastic increase of cohabitating, it is more important than ever to discuss the unique estate planning challenges unmarried cohabitants face. Our front-page article reviews common challenges in the context of some real-life scenarios. | ❑ The Marital Estate Plan<br>Have you thought about who will care for your family once you pass away? On page three we examine legal tools and techniques that are must-haves for married couples wanting to protect their most valuable assets – their family. | 0813 |
| ❑ Planning the Next Chapter<br>In this issue of our newsletter, we discuss the importance of estate planning for every married couple. Without proper planning, various legal and financial challenges could prevent you from being there for your spouse in sickness and in health. | ❑ The Non-Citizen Spouse<br>If you have substantial wealth and a non-citizen spouse, you should do some strategic planning now so you can postpone or avoid federal estate taxes later. | 0713 |
| ❑ A Legacy of Efficiency<br>Want to make life easier and protect those you have appointed as fiduciaries in your estate planning documents? Our article on their duties and responsibilities is required reading to avoid problems, unnecessary costs and civil/criminal liability. | ❑ Searching Without A Map<br>While many youngsters dream of searching for hidden treasure, the fantasy probably does not include searching without a map. If your fiduciaries are forced to conduct such a search when administering your estate, they may find the task equally difficult. | 0613 |
| ❑ Blended Family Basics<br>Is yours a blended family? If yes, then you face unique inheritance challenges, to include disinheriting your ex-spouse, providing for your new spouse and your own children, and protecting their inheritance. Keep this newsletter (and share it with others). | ❑ Estate Equalization<br>On page three we consider estate equalization planning to avoid disinheriting either your new spouse, or your children of a prior marriage. Insurance premiums and legal fees are cheap compared to the costs of disinheritance. | 0513 |
| ❑ Women: Money & Law<br>Are you a woman or do you know someone who is? If so, then you will want to read and share this issue of our newsletter. The front-page article | ❑ Daughter Syndrome<br>On page three we examine the Daughter Syndrome. After a woman rears her children and cares for her parents, in-laws and husband … who | 0413 |

| Page One Articles (cont.) | Page Three Articles (cont.) | Issue |
|---|---|---|
| reviews some important Estate Essentials and Money Matters every woman should address without delay. | is there for her? These days it is prudent to have a plan to care for the caregiver, given our mobile society. | |
| ❑ Elder Law Elements<br>Good news, bad news. The good news: Americans are living longer than ever. The bad news: we eventually wear out physically, mentally or both. In this issue we review two challenges: becoming incapacitated and going broke due to long-term care. | ❑ Long-Term Caring<br>On page three we examine important considerations when selecting a Long-Term Care insurance (LTCi) policy. In addition to policy benefits, be sure to check the health of the insurance company standing behind the policy itself! | 0313 |
| ❑ Tomorrowitis<br>Why doesn't everyone have their final affairs in order, especially in light of the likelihood of incapacity and the certainty of death? Our front-page article in this issue takes aim at the chief culprit: Tomorrowitis. | ❑ Finding Fiduciaries<br>On page three we consider the critical process of selecting and appointing appropriate fiduciaries to handle your financial affairs when you cannot. In fact, this is one of the first (and most important) planning decisions you must make. | 0213 |
| ❑ Estate Planning for Singles<br>Singles comprise nearly half of the adult American population. Whether never married, widowed or divorced, single adults face unique Life & Estate Planning issues. In this issue of our newsletter we focus on the challenges from a singular perspective. | ❑ Premarital Planning<br>Whether you are getting married or remarried, on page three we examine Premarital Planning and offer some practical pointers regarding important financial and legal matters that you will want to consider before you tie-the-knot. | 0113 |
| ❑ Special Needs Trusts<br>Caring for a family member with special needs can be difficult enough, without losing government assistance. Our lead article reviews common mistakes and a government-approved strategy to maximize support for the person with special needs. | ❑ Securing Security<br>On page three we examine two alternative trusts that supplement (but do not supplant) government assistance provided to a family member with special needs. Also, we will consider a proven method to finance their long-term security. | 1212 |
| ❑ Planning For Incapacity<br>While most estate plans focus on planning for death, incapacity planning is often overlooked. Our lead article focuses on this important subject, so you can spare yourself and | ❑ | ALT |

| your loved ones potential family conflicts, unplanned expenses and ongoing red tape. | | |
| ❑ Creative Giving<br>There is an old saying that "[i]f you are giving while you are living, then you are knowing where it is going." Our front-page article focuses on creative giving ideas for grandparents who want to share and enjoy a living legacy with their children and grandchildren. | ❑ | ALT |

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