

## Season's Greetings from Budwal & Associates!

Who we are:

- ❖ Our mission is to help individuals & their families achieve their financial goals
- ❖ We've been helping families in the Evergreen area & beyond for over 17 years
- ❖ We are writing to remind you about **Estate Planning**, an issue that is probably on your back burner right now...



Most of us spend more time planning our holidays than we do planning to protect our families and assets in the event of death or incapacity. No matter what we outwardly say, we mainly put off estate planning because it's human to avoid dealing with life's inevitable transitions.

Simply having a Living Trust allows you...

- ✓ to avoid the draining process of "probate" for assets exceeding a certain limit
- ✓ to decide who your assets go to instead of allowing the courts to decide
- ✓ to wisely prepare for the things in life that will happen regardless of whether we are ready for them or not

If you already have a trust, be sure it's up-to-date with all the latest changes in the law, in your assets, and in your life.



**Please don't become a statistic and plan today.**

Take advantage of a **COMPLEMENTARY CONSULTATION**, so you can plan **NOW** and breathe easy this holiday season. You owe yourself and your family the invaluable gift of protection. If you would like to create a trust, invest, guarantee your retirement income, or discuss your general financial plans, call us at 408-972-8000 and let us help you protect yourself. Take care.

**Raj Budwal**  
Financial Advisor

