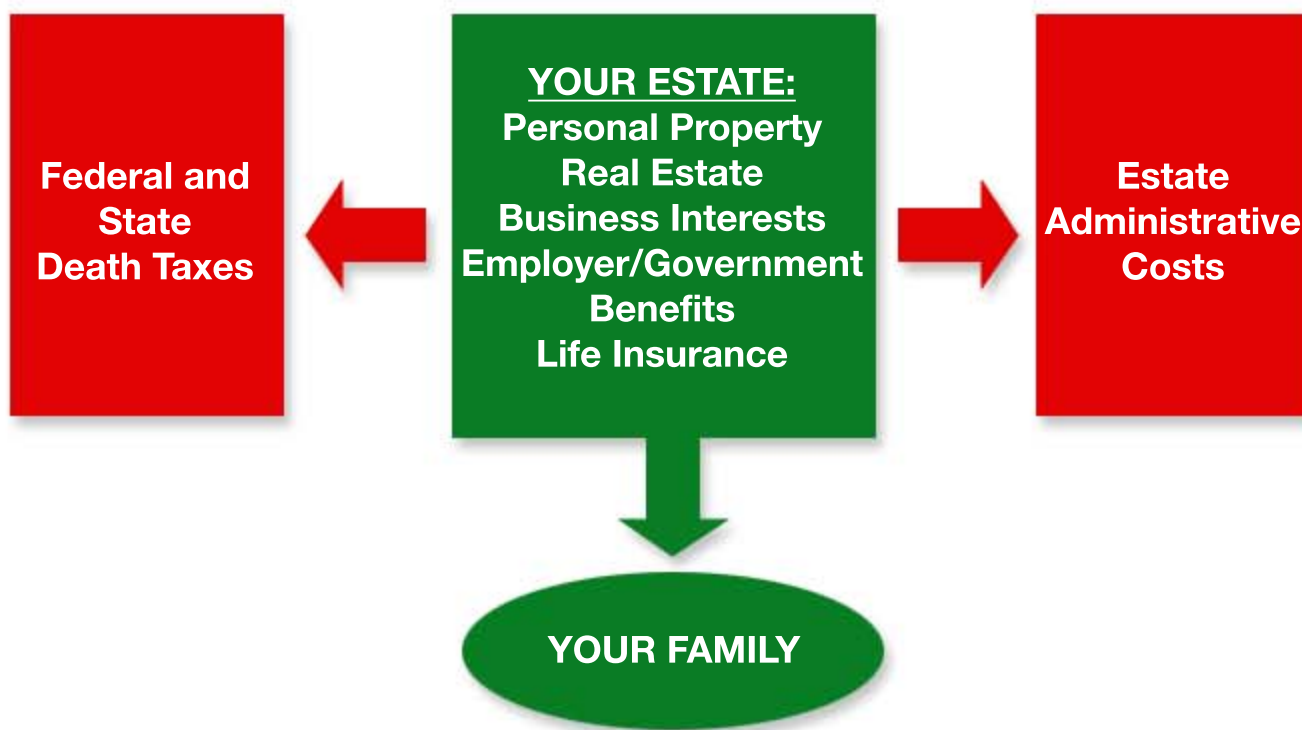


*In this issue:*  
**Managing Your Estate**

The thought of estate planning can seem overwhelming, but don't put it off. Having an estate plan is crucial to ensuring your money and assets go to your intended heirs.

**Estate Shrinkage In Action**

The bad news is that at death, a portion of your estate may be siphoned off to pay federal and state death taxes, as well as fees and final expenses required to administer your estate. Your family then receives what is remaining after these estate settlement costs have been paid.



**Good News**

The good news is that with proper advance planning, you can make sure that more of your estate ultimately passes to your family!

Regardless of wealth, planning now means your loved ones don't have to guess on what you may have wanted. It provides them space to grieve while knowing they are honoring your wishes in the event of your illness or death.

When you make a plan, you are able to help your loved ones continue to reach the goals you set together, even after you are gone.

***Take the next step. Let MSI help you build a worry free future for you and the ones you love the most.***



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*"We often tend to focus on the urgent at the expense of the important"*

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