

Insufficient Planning

Families May Experience:

Disjointed & Conflicting Advice

Difficulty Accessing Attorneys

**Unknown Quality, Service &
Cost of Estate Plans**

Excessive Legal Fees

**Guardianship (Conservatorship)
Issues & Fees**

**Attorney, Executor &
Administrative Fees**

Excessive Delays

Psychological Impact

**Probate & Estate Administration
Fees of 4% - 5%**

Potential Financial Risks

**May be Higher or Lower and May
Change Over Time**

LMO America Estate Plan Policy

Families May Experience:

Quality Advice From One Source

Easy Access to Legal Advice

**Quality Service From
Prescreened Attorneys**

Free & Discounted Legal Services

**No Guardian (Conservatorship)
Issues & Fees**

**No Attorney, Executor &
Administrative Fees**

No Delays

Reduced Psychological Impact

**No Probate & Estate
Administration Fees**

LMO America - You Retain Control!

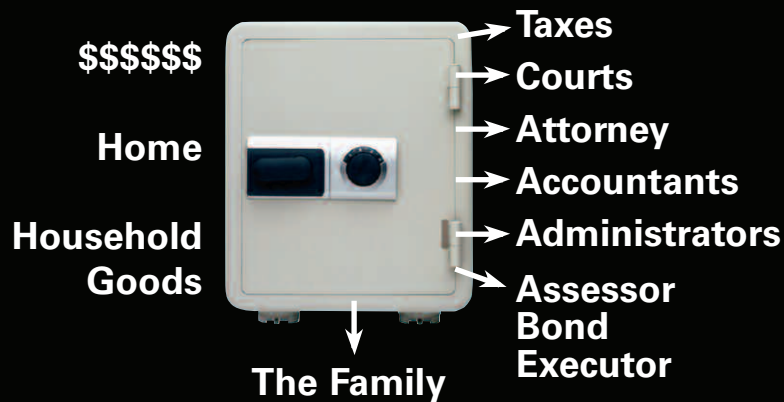
\$ 1,895.00 Premium

\$ 125.00 Plan Attorney

Insufficient Planning

Families May Experience:

Probate and/or Settlement Costs



Difficulty Accessing Attorneys

**Unknown Quality, Service
Cost of Estate Plans**

Excessive Delays

**Probate & Estate Administration
Fees of 4% - 5%**

Potential Financial Risks

**May be Higher or Lower and May
Change Over Time**

LMO America Estate Plan Policy

Families May Experience:

No Probate or Settlement Costs



**An Individualized &
Documented Estate Plan**

Easy Access to Legal Advice

**Quality Service From
Prescreened Attorneys**

No Delays

**No Probate & Estate
Administration Fees**

LMO America - You Retain Control!

\$ **1,895.00** Premium

\$ **125.00** Plan Attorney