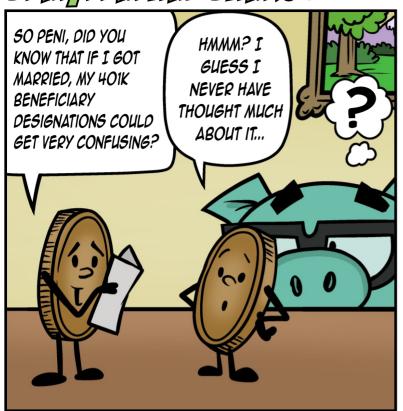
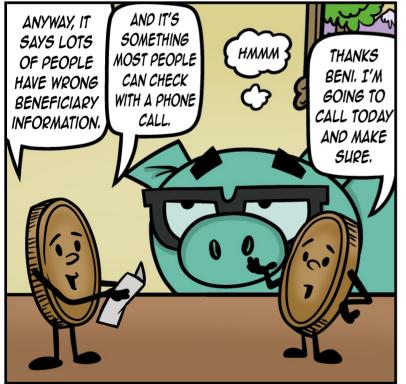


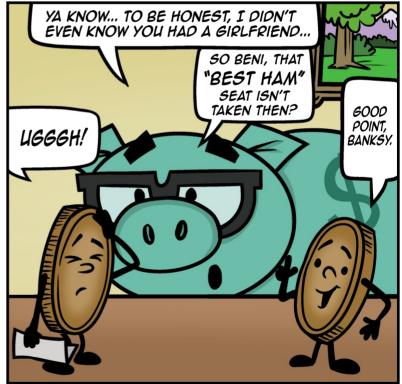


BY CHARLIE MARTIN









DID YOU KNOW?

A CHANGE IN MARITAL STATUS MAY COMPLICATE YOUR ESTATE PLANNING IF YOU DO NOT UPDATE YOUR BENEFICIARY DESIGNATIONS AND CREATE POTENTIAL COMPLICATIONS FOR THE SURVIVING SPOUSE.