Page 3 –



**Increased Capital –**

**Expanded Business Opportunities**

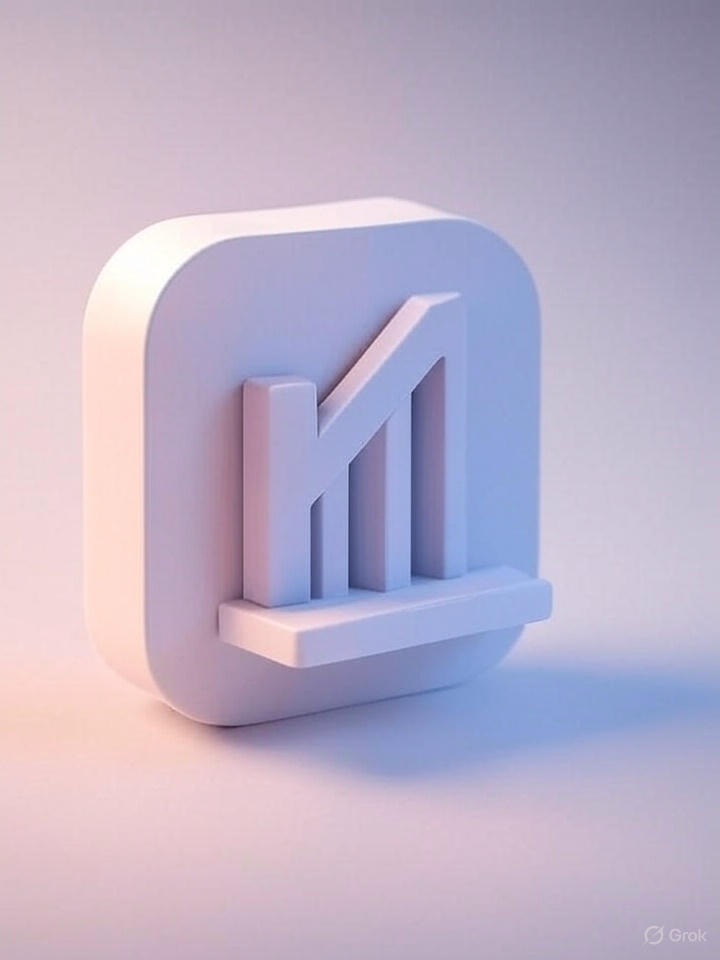
**Built-In Trust**

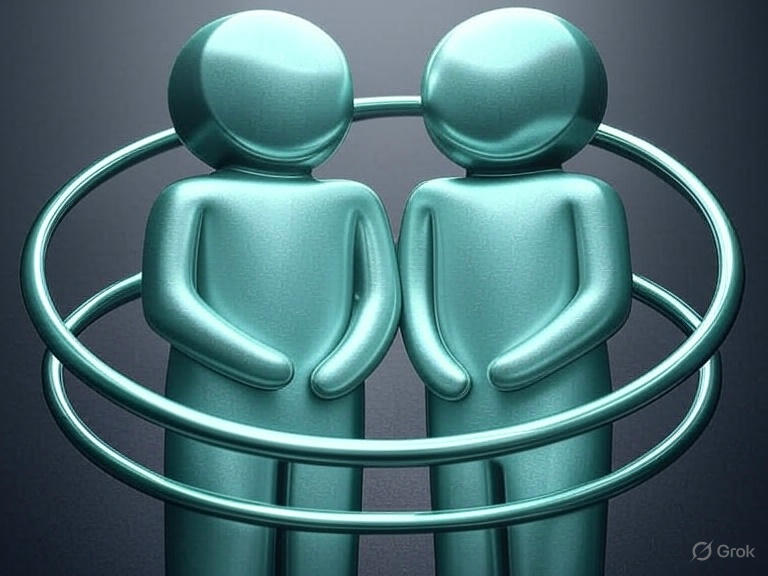
**Shared Responsibilities -**



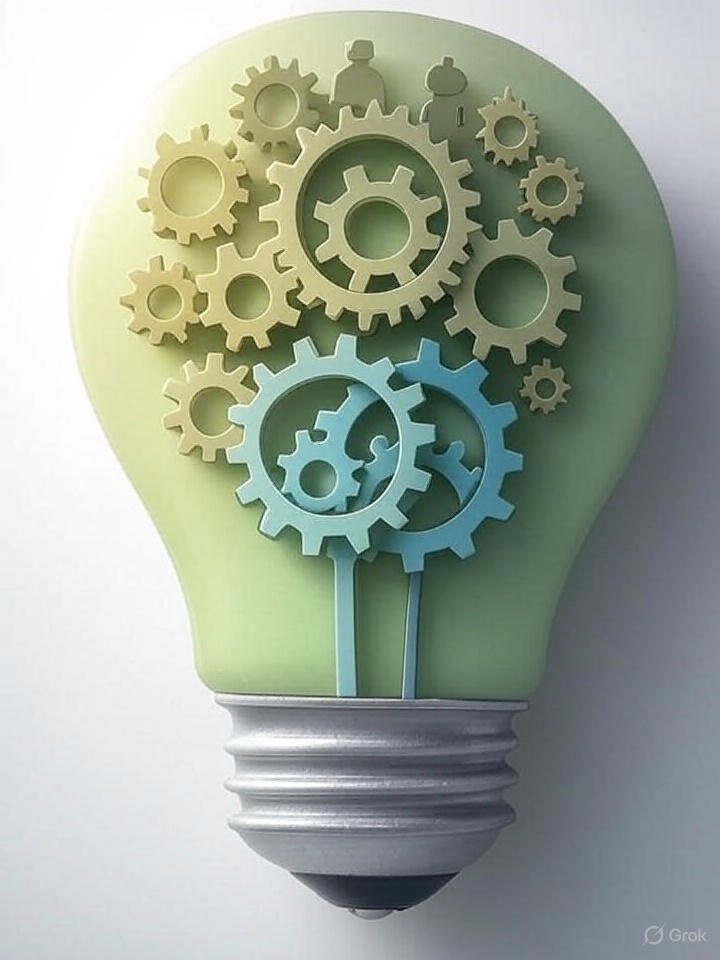
**Better Decision Making**

**Tax Benefits**

**Enhanced Flexibility –**

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**Emotional Support –**

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**Access to New Ideas**

**Balanced Lifestyle –**