

## UNDERSTANDING Critical Financial Events

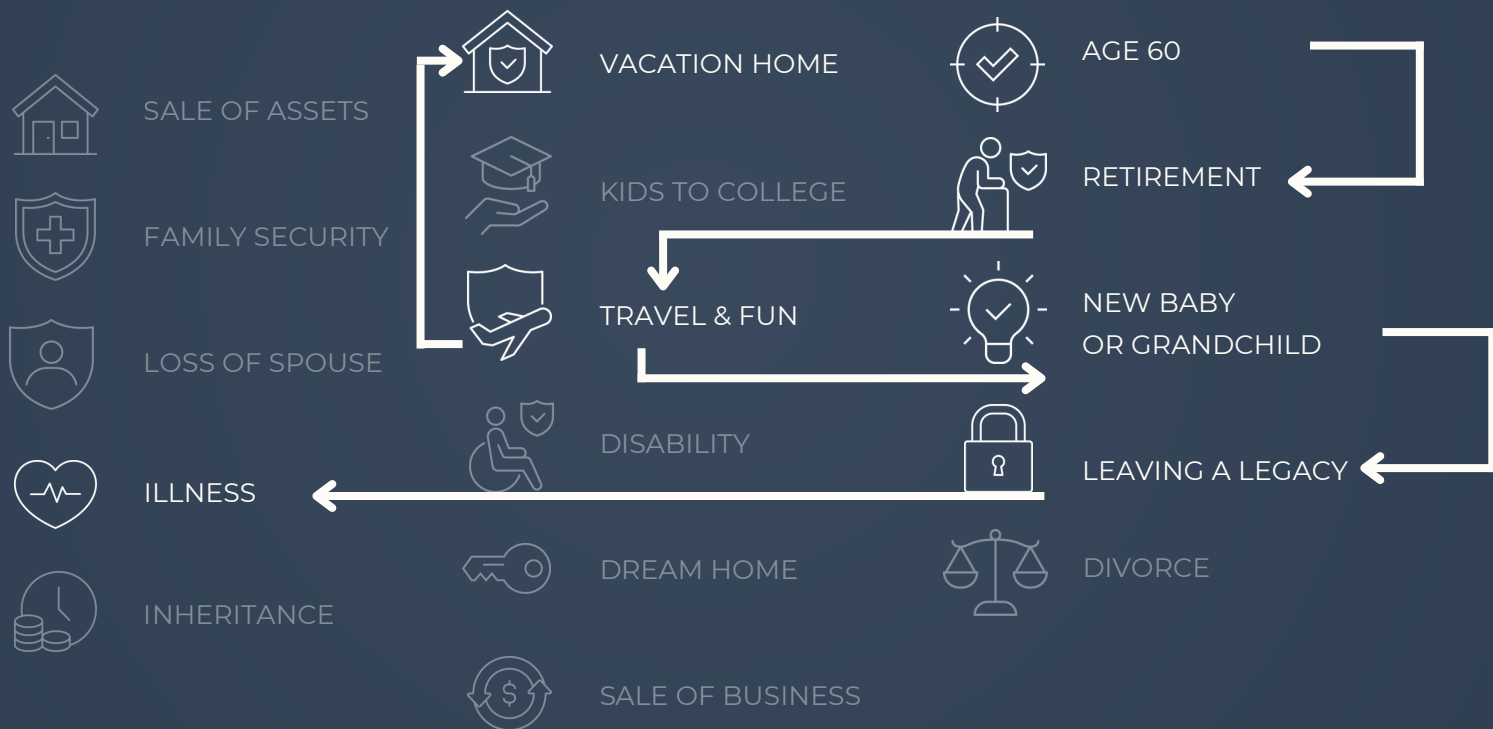
*These events are sometimes predictable and sometimes random or unexpected.*



*They always have a profound impact on people's lives.*

## HELPING YOU Plan For Your Future

*Your life will have its own pattern of critical financial events.*



*We will help you plan for or react to critical financial events  
which affect or may affect you and your family.*

## Our Partnership Approach

