

January 3, 2009

<Firstname> <Lastname>
<Company>
<Address>
<city>, <State> <Zip>

Dear <firstname>,

Happy New Year!

Please accept the enclosed gifts as a gesture of my appreciation for your association and any referrals you sent our way. You, and the clients you refer to us, are important and I want to make sure I provide you with as many tools as possible to help protect you and your valuable assets.

The enclosed book is co-written by me and Justin Dituri, someone who was affected by the death of both parents, who passed away within a very short time span of each other. After having to go through the legal issues, paperwork hassles and unbelievable cost when all he wanted was a little time to grieve, Justin went on to dedicate himself to making sure others did not have to endure what he went through. Having to settle an estate when all you want is a little solace and remembrance, is a horrible thing to have to deal with.

Yet family after family fails to take the simple steps for proper estate planning. It's typically not out of selfishness. They just haven't gone through the agony of having to settle a poorly prepared estate. So, they just aren't aware and are ill prepared.

Ironically, the three reasons people ignore estate and business planning are probably the same reasons your clients give you about not using a well-qualified CPA:

1. Cost
2. Complexity
3. Procrastination

As a professional CPA you understand the pitfalls of all three excuses. It's a shame family and business owners don't witness what we see each day. There are so many benefits your clients can receive from your referral to us including:

- Minimizing court involvement at death.
- Minimizing estate taxes so they can keep more money for their heirs.

- Avoiding family disputes and maintaining family harmony.
- Protecting inheritances from divorce and other creditors.
- Keeping special needs heirs from losing their benefits.

For business owners Business Planning can save them even more money and hassle including:

- Tax savings.
- Asset protection.
- Avoiding litigation or misunderstandings.
- Avoiding disputes when an owner wants to leave.
- Avoiding disputes with a deceased owner's heirs.
- Having an orderly transition when the owner wants to retire.

<Firstname>, having worked in estate and business planning for 22 years we know how to care for your clients. That's why we offer your clients' estate plan a **90-day guarantee** that they can do "word processing" changes on without any additional costs. We also offer them our CAREProgram which maintains their living trusts with regular updates and educational programs for them and their families.

Your business planning clients who utilize our services have 30 days to receive free answers to their questions about the plans we provided to them. They can also utilize our "Your Corporate Counsel Advantage" program which allows them to get updated corporate documents, answers to quick questions for no additional fee, and educational programs on legal issues that affect business owners.

We certainly appreciate any referrals you have provided in the past and we will work hard to continue earning your referrals in the future. Thank you again.

To a happy, healthy and prepared 2009,

Karen L. Brady, J.D. President