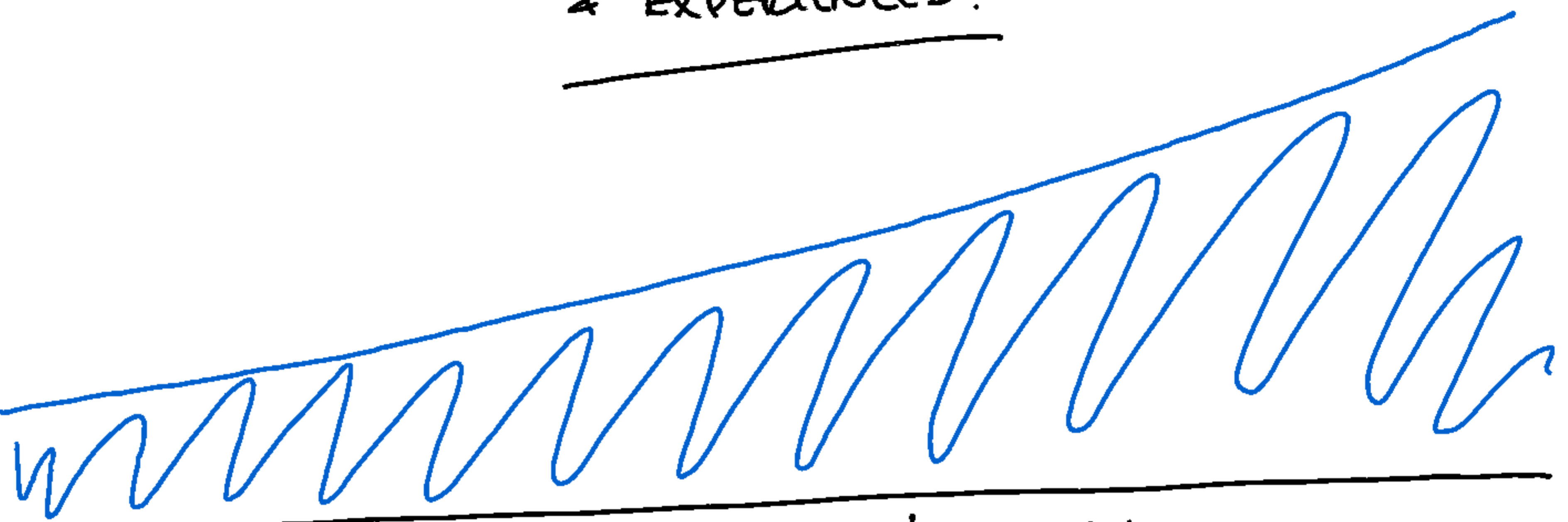


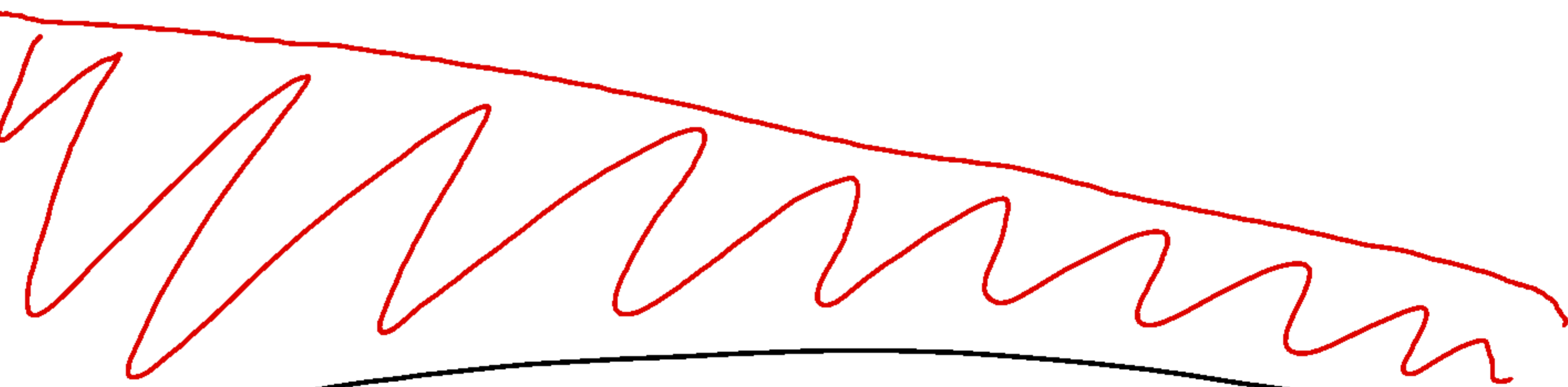
SPENDING MONEY ON MEMORIES
& EXPERIENCES.

FOCUSING
ON THIS



INHERITANCE TAX LIABILITY.

CAN HELP
GET RID
OF THIS



Time

— DAN HAYLETT.