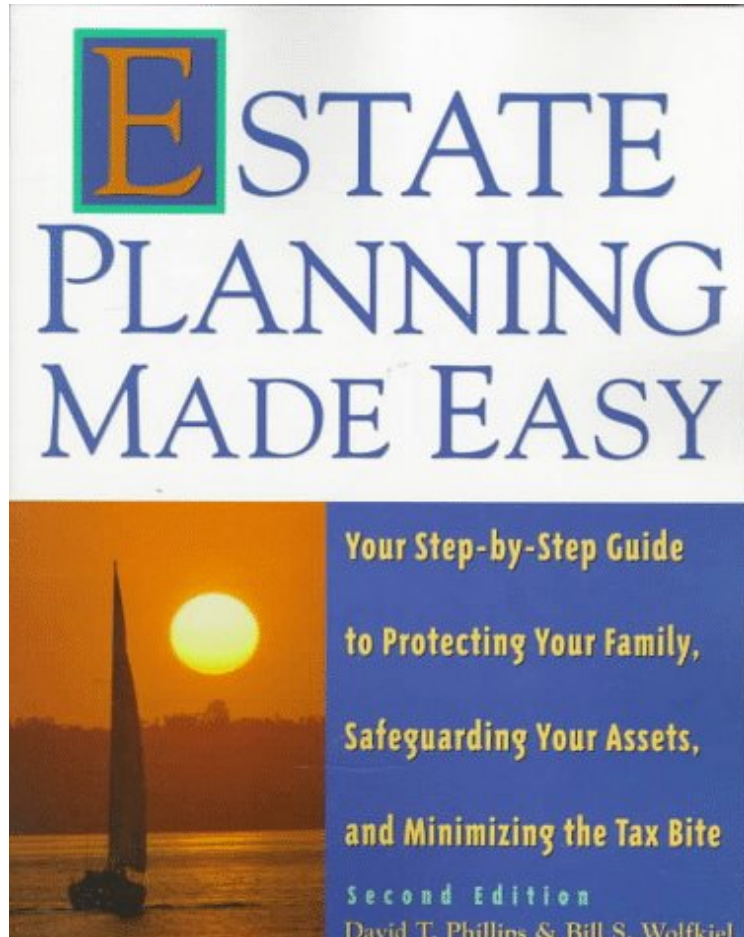


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About the Author Dave Phillips is an active estate planning professional who helps clients conserve their wealth every day and conducts estate planning workshops. Bill Wolfkiel is the founder and president of BDC, Inc., specializing in estate planning and wealth transfer strategies.