**IMPORTANT NOTICE**

### **EXHIBIT 3**

***Your Living Trust May Be
a Ticking Time Bomb!***

You may feel that the Living Trust and other estate plan documents that you signed with us years ago are fine as is. You may believe they still reflect your wishes or that nothing significant has changed, which require changes or revisions to be made.

**Unfortunately, we have found that most estate plans do eventually become out of date and wind up not working properly when you (or your spouse) become disabled or passes away.**

We’ve listed a few reasons why you should consider reviewing your plan. If you check off any of them, please give us a call at (555) 555-5555 to schedule a free review meeting.

* **Some of the people you’ve named to handle your health discussions or financial matters, when you’re disabled or gone, have demonstrated they’re not as responsible as you originally thought—or your relationship with them has changed.** *(Remember, all you own may be turned into a big pile of cash and placed right into their hands!)*
* **You want to protect yourself and your spouse from the potentially devastating costs of long-term nursing care.***(Your beneficiaries may be capable of handling money, but others may try to grab it away from them. You should have the latest version of our Personal Asset Trust™ to help shield your loved ones’ inheritance.).*
* **You are concerned about protecting your beneficiaries’ inheritance from their spouses, divorces, lawsuits and creditors.** *(Your Trust and other documents may not have the newest provisions necessary to qualify you for Medi-Cal nursing care benefits. Or you may need additional planning, such as a separate Medi-Cal Asset Protection Trust.)*
* **Any of your beneficiaries is now on SSI or Medi-Cal, or has proven he or she cannot properly handle his or her financial affairs.** *(These beneficiaries may require special provisions in your Trust or existing provisions may need to be updated.)*

*(turn to the other side…)*

* **You want to avoid your assets and personal affairs from winding up in Court, causing you and your loved one’s considerable expense, delays and publicity when you become disabled or pass—and you want the right people to inherit.** *(Even if your Trust is fine as is, your asset titles should all be in your Trust name. Your beneficiary designations, such as for bank accounts, annuities, life insurance policies, retirement plans and IRAs also may need to be checked.)*
* **You are married and want to keep things simple for your surviving spouse.** *(Trusts done years ago contained many complex provisions designed to reduce Estate Taxes, which are no longer necessary due to recent tax law changes.)*
* **You are recently divorced, remarried or widowed.***(Changes may need to be made in your plan or certain actions taken to properly implement your existing plan.)*
* **Your plan is over 5 years old.** *(Some important health care related documents may have now expired.)*

If you’ve checked off even one item, you should seriously consider having your estate plan reviewed.

I am contacting you to schedule a review meeting with you at my office so that we can take a look at your estate plan and make sure that it is up-to-date with your wishes, and any new laws and ensure that the plan we put in place for you makes sense for your current circumstances. There is no charge for this meeting and, should I recommend any updates or changes that make sense for you, I will quote you a fee for those changes at that time it is entirely up to you whether or not you wish to proceed.

To schedule a *free* meeting with me, please contact my assistant, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, at my office at (555) 555-5555.

I look forward to seeing you again very soon!

Sincerely,

ATTORNEY NAME, Esq.