

# FREE SEMINAR

## ESTATE PLANNING PRESENTATION

**SPEAKER:**  
**Robert J. Zapolis - Attorney at Law**

**Wednesday, October 25, 2017**  
**6:30 p.m.**

### COMPLIMENTARY DINNER


PaPa Joe's Restaurant  
14459 La Grange Road  
Orland Park, Illinois 60462

#### LEARN ABOUT:

- PROTECTING YOURSELF AND YOUR FAMILY FROM THE COURT SYSTEM
- ESTATE PLANNING UNDER THE NEW TAX LAWS
- LIVING TRUSTS & HOW THEY WORK TO SAFEGUARD YOUR ASSETS
- HOW TO AVOID GUARDIANSHIP COURT IN THE EVENT OF A DISABILITY
- AVOIDING THE LENGTHY & EXPENSIVE PROBATE PROCESS
- WHY A WILL DOES **NOT** AVOID PROBATE
- REDUCING ESTATE TAX
- THE DANGERS OF JOINT TENANCY AND JOINT OWNERSHIP
- PROTECTING YOURSELF FROM NURSING HOME COSTS
- WHY MEDICARE WON'T PAY YOUR NURSING HOME BILLS

**SEATING LIMITED**

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