



ATTORNEY GENERAL OF TEXAS
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Texas v. ARM

2005 ELDER LAW UPDATE

*Congress
has passed
NEW LEGISLATION
that standardizes
entitlement provisions
for persons
AGE 65 AND OVER.*

These Legislative Changes Provide The Following Benefits:

- Seniors may apply to **completely avoid** all probate and estate taxes.
- Reduce or avoid** income taxes on investments and social security.
- Exempt** assets from collection by government or nursing home if **you become ill.**
- Earn **double or triple** interest of CD's with no risk to principal balances.
- Pass your IRA/401k to your spouse, children and grandchildren so that it can maintain its **tax-deferred status for multiple generations.**

For **FREE** hard facts and straight answers regarding how these important Elder Law changes can affect you and your heirs...complete and return this postage-paid card within 5 days!

THERE IS NO COST OR OBLIGATION!

Signature

Your Age

Spouse's Age

County

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