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## **MISTAKES AND MISCONCEPTIONS: LIFE INSURANCE**

*Estate planning, whether simple or complex, requires careful attention to details which, if overlooked or misunderstood, can undermine the plan's effectiveness. We will devote space in each issue to highlight common estate planning mistakes and misconceptions.*

Most life insurance policies are tied to either the stock market or interest rates. Both are at historic lows. Have you inquired as to whether this has adversely affected your policy or its projections? Does your policy fund a life insurance trust? Life insurance is often an integral part of an estate plan. Don't ignore this important estate planning tool. Call us and inquire today.