

Words Shared by Kris's Clients

"Kris led us through the process of estate planning with ease and knowledge. She took a great load off our minds."

- Mr. and Mrs. Sedillo

"Kris, thank you for helping me navigate the complexities of long term care insurance. You were sensitive and compassionate about my concerns."

- Mrs. Isabelle

"I thought it was too soon to think about planning for retirement, but I attended Kris's Retirement Planning Workshop out of curiosity. I'm glad I did! I now see the advantages of being prepared ahead of time."

- Martha Reiman

"I appreciated Kris's help creating a living trust. Now I can relax knowing my hard-earned money will go where I want it to go and won't be wasted on courts and probate."

- Gloria Frias

"I completely trusted Kris to help me with my retirement concerns because she has such a depth of experience and wisdom—and she didn't let me down. Now I can feel comfortable with the future instead of fearing it."

- Al Portio



Kris Miller, chFEBS LDA
211 N. State Street, Suite 106
Hemet, CA 92543

"I found your services to be professional and was impressed with other providers you're associated with. Not only did I get a revocable living trust, I updated my life insurance, got a medial savings account and a long term care policy."

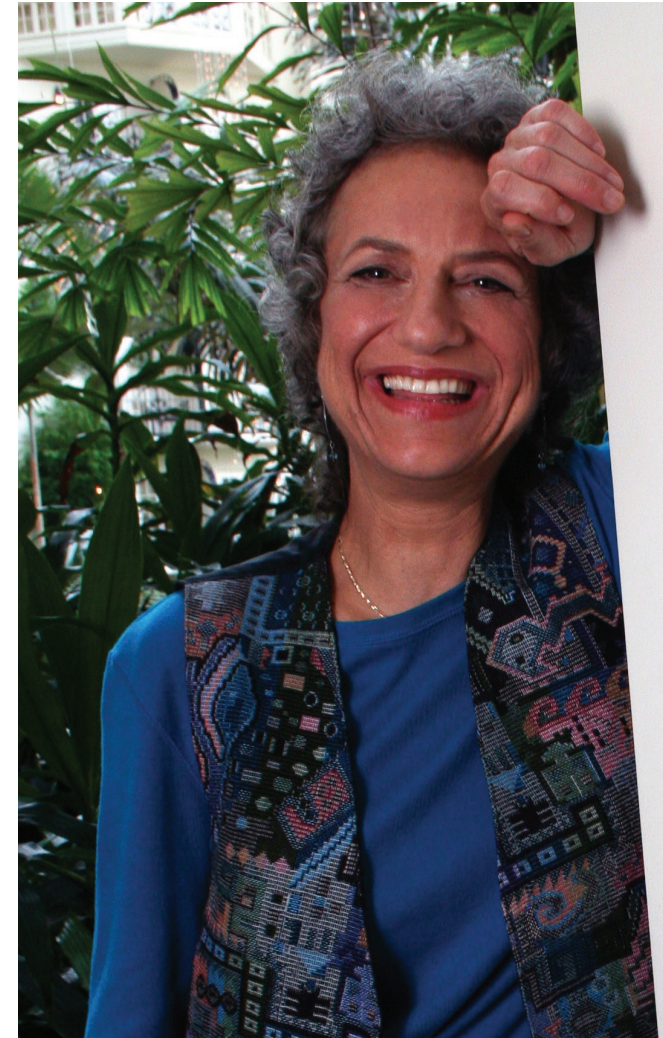
- Sam G. Vanderbrug, attorney

**Don't Put Off PREtirement Planning
Start Day ... Not Someday**

**Schedule a complimentary
30-minute consultation.**

Call 951-926-4158

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PREtirement Planning

It's too important to put off!

Kris Miller

Providing over 20 years of service to retirees and their families. Estate and retirement planning for retirees since 2007.

Why is Estate Planning Important?

- 7 out of 10 people over age 65 will need long term care during their lifetime
- Of those receiving long term care today, 40% are 18 to 64 years old
- Average annual cost of a private nursing home room about \$76,000 (2008) and assisted living more than \$35,000 (2007)
- Medicare coverage of nursing home stays and home health care is limited, providing only 20% of total long term care spending in U.S.
- 56% of adults in U.S. say they couldn't meet basic expenses if they became disabled

Want Good News?

You *can* preserve your savings, minimize your taxes, and protect your financial legacy so it goes to the people and causes you choose. Kris Miller can help you:

- Start planning for your financial future today.
- Become aware of the rules and laws that will impact you for better or for worse.
- Select the right tools that assure you of your smartest financial security.

Kris Miller

Living Trust & Estate Planning Expert

Born with a kind heart, Kris has a fierce commitment to those needing to build their wealth and protect their hard-earned assets from being drained by catastrophic illness and long-term care costs.



Through her consulting, speaking, and writing, she leads her clients, audiences, and readers step by step through the often-confusing process of preparing a financial legacy for their families, loved ones, and favorite causes.

Kris teaches people in organizations (e.g., services clubs and chambers of commerce) as well as individuals on how to live more rewarding, priority-driven, financially smart lives.

Don't wait until it's too late...initiate.

Why Trust Kris Miller with Your Trusts?

Kris is the personification of trust. As a senior advisor and estate planning expert, thousands of clients have trusted her with their financial legacies in the past 20 years. Many of her clients have been referred by other satisfied clients who recommend her caring, expertise, and professional candor.

Kris is a:

- Certified Senior Advisor and Estate Planning Specialist for more than 20 years
- Owner/operator Trusts Unlimited, a legal and financial document preparation service
- Legal document assistant licensed by the State Bar of California
- Member, Society of Senior Advisors
- Licensed by State of California to offer Life Insurance and Long Term Care Insurance
- Experienced presenter, speaker, and coach offering programs on retirement and estate planning

Don't Put Off PREirement Planning Start Day...Not Someday

**Call today to schedule a complimentary 30-minute consultation.
951-926-4158**