

ORANGE COUNTY

 **FREE TRUST, WILL & FINANCE EVENT**

 **LUNCH INCLUDE | 12 PM - 2 PM**

 **18565 JAMBOREE RD • IRVINE, CA**
In the Laguna Conference Room next to Ellie's Kitchen.

The Government Wants Your Money... ...We'll Show You How To Keep It

CONGRESS IS COMING FOR YOUR ESTATE.

Federal debt is exploding.
Politicians need revenue.
Your assets are the target.
The window to act is
closing, and most families
don't even know it's open.



WHY THIS IS URGENT NOW:

U.S. national debt has crossed \$34 trillion. Estate and gift tax exemptions are politically vulnerable and set to be cut in half unless Congress acts. The families who act NOW keep their wealth. Those who wait may lose it.



LIFE INSURANCE AS A WEALTH VEHICLE:

Most people think of life insurance as a safety net. Smart families use it as a strategic financial tool, one that can transfer millions to heirs completely tax-free, outside of your taxable estate.



REVOCABLE TRUSTS: WHAT THEY DO (AND DON'T) PROTECT:

A will isn't enough. Learn how a revocable trust protects your family from probate, preserves privacy, and creates a clear path for your assets without the delays and costs of court.



AVOIDING THE LIQUIDITY TRAP:

When a wealthy estate has no liquidity plan, heirs are forced to sell assets, businesses, real estate, and investments at the worst possible time, just to pay the tax bill. Learn how to prevent this.



MICHAEL HURLEY
NORTHWESTERN MUTUAL
LIFE AND DISABILITY INSURANCE



RICHARD SPRAGUE
LAW OFFICE OF RICHARD R. SPRAGUE
WILLS/TRUSTS

EVENT HOSTED BY:

SCAN THE
QR CODE
TO RSVP



SEATS ARE LIMITED. THIS EVENT WILL FILL FAST.

Friday, April 24, 2026 | 12:00 PM – 2:00 PM | Lunch Included
Watch for emails from Richard and Michael
or scan the QR code to reserve your seat.

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THIS IS FOR YOU IF:

YOU WANT TO CONTROL WHO GETS YOUR MONEY, NOT THE IRS

YOUR ESTATE PLAN HASN'T BEEN REVIEWED IN THE LAST 2 YEARS

YOU WANT COST-EFFECTIVE STRATEGIES THAT WORK TODAY, NOT SOMEDAY

YOU'VE BUILT A BUSINESS, A REAL ESTATE PORTFOLIO, OR SUBSTANTIAL INVESTMENT ACCOUNTS

THE TRUTH YOUR FINANCIAL ADVISOR ISN'T TELLING YOU:

THE TOP 1% OF ESTATES PAY OVER 40% OF ALL ESTATE TAXES COLLECTED. IF YOU'VE BUILT REAL WEALTH, YOU ARE THE TARGET.

MOST ESTATE PLANS WRITTEN BEFORE 2020 ARE ALREADY OUTDATED TAX LAW HAS CHANGED DRAMATICALLY.

THE STRATEGIES USED BY BILLIONAIRES TO PROTECT GENERATIONAL WEALTH ARE AVAILABLE TO SUCCESSFUL BUSINESS OWNERS, TOO. IF YOU KNOW WHERE TO LOOK.

DOING NOTHING IS THE MOST EXPENSIVE DECISION YOU CAN MAKE FOR YOUR FAMILY.



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WE LOOK FORWARD TO SEEING YOU THERE

MICHAEL HURLEY
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WHAT YOU'LL WALK AWAY KNOWING AFTER THIS PRIVATE ORANGE COUNTY EVENT:

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04

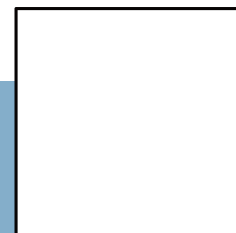
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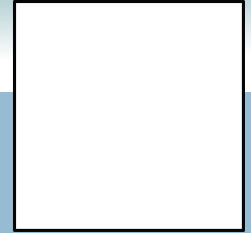
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THIS IS FOR YOU IF:

- You want to control who gets your money, not the IRS
- Your estate plan hasn't been reviewed in the last 2 years
- You want cost-effective strategies that work today, not someday
- You've built a business, a real estate portfolio, or substantial investment accounts

THE TRUTH YOUR FINANCIAL ADVISOR ISN'T TELLING YOU

- The top 1% of estates pay over 40% of all estate taxes collected. If you've built real wealth, you are the target.
- Most estate plans ~~written before 2020~~ are already outdated tax law has changed dramatically.
- The strategies used by billionaires to protect generational wealth are available to successful business owners, too. If you know where to look.
- Doing nothing is the most expensive decision you can make for your family.



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