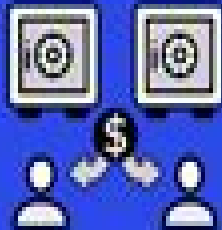


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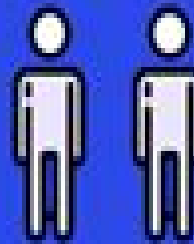
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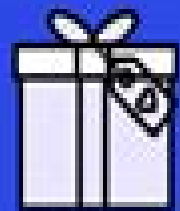
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Allows the balance of the accounts to be distributed directly to the named beneficiaries, avoiding probate



JOINT OWNERSHIP OF PROPERTY

Holding property jointly allows the property to automatically pass to the joint owner



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Any assets that are no longer in your possession do not require probate

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