

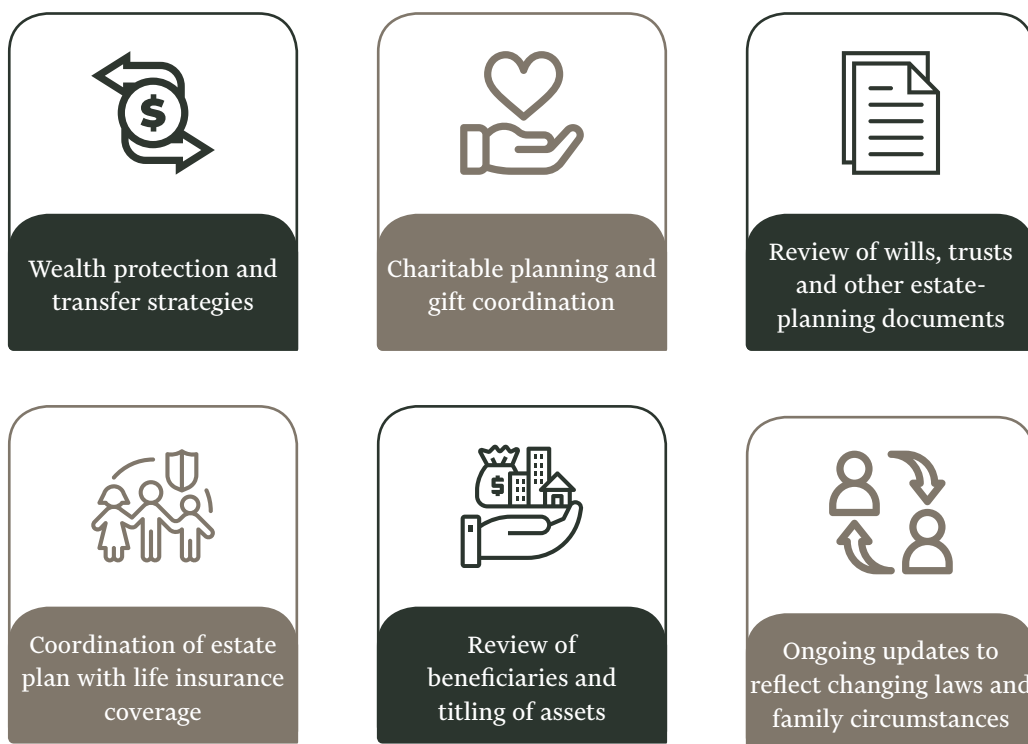
State and federal estate taxes can significantly erode a family's wealth over time—much more so than income taxes. A properly designed estate plan helps mitigate this risk, especially for individuals residing in high-tax states such as California, New York and New Jersey.

Equally as important, estate planning helps ensure:

- Your wealth passes to future generations in the most protective and efficient manner.
- Beneficiaries with special needs are cared for.
- Charitable gifts are made according to your intentions.

Customized, Adaptable Estate Plans

At Cerity Partners, our specialists have extensive knowledge of state and federal estate, tax and trust laws. They'll work with you and your attorney to design and implement a comprehensive plan to pursue your goals and preserve your wealth. Here's a small sample of the support you'll receive:



Experience a *better* approach to financial service.

All the experts. One point of contact. Comprehensive financial advice, tailored to you.

Visit ceritypartners.com to learn more.

Cerity Partners LLC ("Cerity Partners") is an SEC-registered investment adviser with offices in California, Colorado, Illinois, Michigan, New York, Ohio and Texas. The foregoing is limited to general information about Cerity Partners' services, which may not be suitable for everyone. You should not construe the information contained herein as personalized investment or legal advice. There is no guarantee that the views and opinions expressed in this brochure will come to pass. Before making any decision or taking any action that may affect your finances or your company's finances, you should consult a qualified professional adviser. The information presented is subject to change without notice and is deemed reliable but is not guaranteed. For information pertaining to the registration status of Cerity Partners, please contact us or refer to the Investment Adviser Public Disclosure website (www.adviserinfo.sec.gov). For additional information about Cerity Partners, including fees and services, send for our disclosure statement as set forth on Form ADV Part 2 using the contact information herein. Please read the disclosure statement carefully before you invest or send money.