

# WILL YOUR LOVED ONES BE LEFT OUT?

*Financial & Legal Challenges faced by the LGBT Community*

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**Thursday, September 25, 2008**

**6-8:30pm**

**OR**

**Saturday, September 27, 2008**

**9:30-noon**

**Community Room  
Bloomington Public Library**

***Speakers will include:***

*Kyle D. Young  
Financial Advisor  
Wachovia Securities*

*Steven W. Schmitt, CFP®  
Associate Vice President – Investment Officer  
Wachovia Securities*

*Jon D. McLaughlin, Esq.  
Dunn, Willard, Arkell, Bugg & Patterson, LLP*

***Topics of Discussion will include:***

Help Ensure that Your Assets Will Pass to the People You Choose  
Minimizing Federal, Estate, and Inheritance Taxes  
401(k)'s v. IRA's: The Critical Differences that Affect Our Community  
The Major Differences between Revocable Living Trusts and Will  
HIPAA Waivers, Healthcare Powers of Attorney, Durable Powers of Attorney  
The Importance of Working with an Advisory Team Who Understands the Needs of Our Community

**Sponsored by:  
Advocacy Council for Human Rights  
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