

To: P&G Employees  
From: John B. Cornetet, CPA, J.D., CFP 513-771-2444

**Re: ARAG Legal Insurance – Use It Or Loose It**

If you signed up for the ARAG Legal Plan for 2005, you must use it or loose it by December 31. All you have to do is start the process before year end. You are covered even though you do not complete the process this year. The normal time to complete an estate plan is about 30 to 45 days. However, if you do not complete the plan because of the busy holiday season, you are still covered.

I am a member of the plan and bill it directly for your estate planning cost.  
The plan covers in full:

- Wills
- Power of Attorneys - Financial and Health
- Living Wills
- Deeds

It provides you with an after tax benefit up to \$665. The plan does not cover Trust.

Call now to set up an appointment.

John B. Cornetet (513) 771-2444