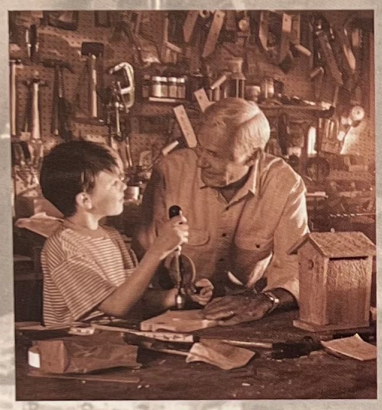
From mom's work ethic to dad's workbench
From a string of pearls to pearls of wisdom
From family stories to the family store







THE ALLIANZ AMERICAN LEGACIES STUDY

Talking with your family about what's truly important

Allianz





Welcome.

Mr. and Mrs. Reed first met at their elementary school in 1935. They have three children ranging in age from 39 to 54. The family spends holidays together at the farmhouse where all three kids grew up. They also organize several annual trips to the family camp.

During a recent reunion at the camp, the family sat at the long table for breakfast. The oldest son, Tom, said, "I love this cabin. All my favorite memories are here." Mrs. Reed warmly responded, "Tom, perhaps you'd like to keep this property in your own family." Tom's brother Chris reacted with surprise. "Tom's family? I always pictured coming here with my girls and their kids." Just then their sister Stephanie chimed in. "Mom, Dad, since you bring this up, I've been helping you run the farm for awhile, and wondered what you planned to do with the business after you're gone."

All Mr. and Mrs. Reed could do was sit silently and listen. They were stunned by how little they understood their own children's wishes! And they realized they didn't take any of these feelings into account when planning their kids' inheritance.

As surprising as it may sound, many families just like the Reeds have not thought about how their family wealth and possessions will be distributed. They don't realize that legacy is not just about a bank account or a few stock certificates. It spans all the minute-to-minute experiences that a family holds dear. Each little moment, each simple action, amounts to the lifetime of cherished memories that make your family special.

The relationships within your family mean the world to you. And the memories you have of each other will last for years to come. Don't let the mystery of legacy keep your family from getting even closer and creating ever more memories. Talk to each other! Find out what each of you is thinking and feeling. Explore how to fulfill each other's wishes. You'll be glad you did.

Of course, a conversation this important doesn't happen automatically. And it doesn't have to happen alone. Call on your financial professional for support and guidance along the way.

To begin preparing for a meaningful and lasting discussion about legacy with your family, just read on …