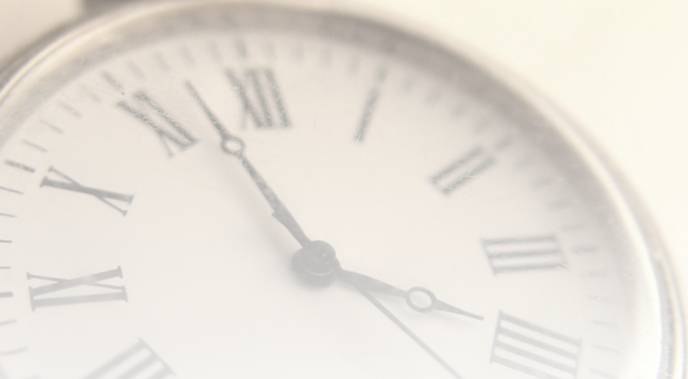

MORE THAN STANDARD CPA Services

EHTC's Estate, Gift and Trust Group is supported by a highly-qualified team of accounting and tax professionals who can assist you with:

- Tax Planning & Return Preparation
  - Individuals
  - Corporations & Partnerships
  - Estates & Trusts
- Personal Financial Statements
- Loan Negotiation Assistance
- Fraud Prevention
- Bookkeeping
- Audits
- Valuations
  - Businesses
  - Divorce Cases
  - Legal Matters

Visit our website to learn more about our services:

www.ehtc.com

About US

Robin M. Stoner, CPA/MST

Brenda K. Pavlak, CPA

EHTC has performed estate, gift and trust services since 1977. Our team of tax and accounting specialists conduct seminars in fiduciary accounting and estate and trust tax preparation. They have the experience and expertise you need to be successful.

Our team members are actively involved in the West Michigan Estate Planning Council, Michigan Women's Tax Association, Michigan Association of CPAs and American Institute of Certified Public Accountants. EHTC is an independent member of the BDO Alliance USA.

Shawn E. Pearce

EHTC
BUSINESS STRATEGISTS
TECHNOLOGY SOLUTIONS
CERTIFIED PUBLIC ACCOUNTANTS
ECHELBARGER, HIMEBAUGH, TAMM & CO., P.C.

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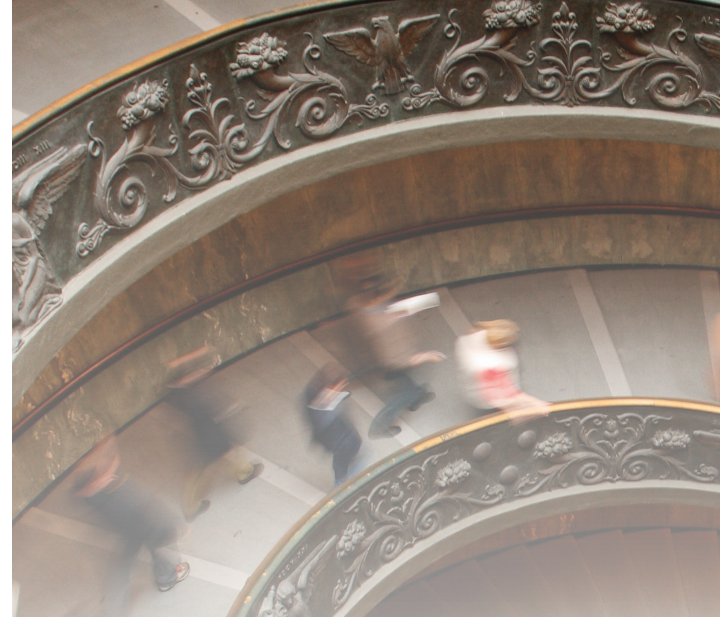
AN INDEPENDENT MEMBER OF BDO ALLIANCE USA



Estate, Gift & Trust GROUP

EHTC...
expert guidance throughout all stages of your life.

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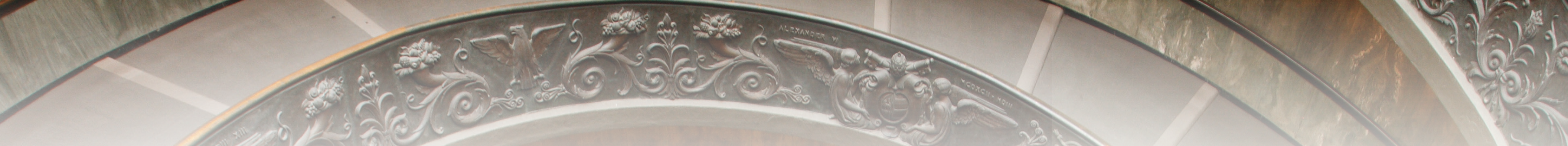

Advisors You Can Trust

Advisors who specialize in estate and trust accounting and taxes will save you time and money. You can rely on our expert team for high-quality service, integrity, and innovation as we work with you to plan for, and solve, the life and death challenges you and your family will inevitably face.

EHTC's customers have benefited from our creative and timely Estate, Gift, and Trust services for more than thirty years. You can count on our experienced team of professionals to support you as you make these very important decisions.

Estate, Gift & Trust Services

Our trustworthy advisors provide consulting, guidance, tax planning and tax return preparation.

Consulting Services

We provide guidance to help you make the best and most informed decisions surrounding common issues faced when funding trusts, communicating with and making distributions to beneficiaries, and locating and organizing records.

Trust/Fiduciary Accounting

EHTC's goal is to provide customers with high-quality, accurate, cost-effective fiduciary accounting to support them in their roles as *Trustees*, *Personal Representatives and Conservators*.

Tax Return Preparation

EHTC provides complete and accurate tax preparation services, with the goal of minimizing taxes.

To Consider…

Six major reasons to have a legal will, trust, and estate plan in place:

- Secure the future of minor children or grandchildren
- Direct who will receive your assets – rather than the government deciding for you
- Help loved ones avoid probate issues
- Plan for tax benefits and tax consequences
- Design and execute charitable giving arrangements
- Manage the privacy of asset transfers

"… the time following my father's death was overwhelming. My grief was complicated by the seemingly endless number of tasks and responsibilities I had, as trustee of his estate. The staff at EHTC walked me through the legal and accounting tasks, preparing his final tax return and calculating the distributions to the beneficiaries. The compassion and expertise they provided in finalizing his estate was truly appreciated."

- A Satisfied Customer