



Estate Planning Specialists *for your peace of mind®*

## UPCOMING SEMINARS

### Living Trust Seminars

Tuesday, December 8th  
9:30am-11:30am  
Torrance Marriott

Thursday, December 10th  
6:30pm-8:30pm  
Torrance Marriott

Saturday, December 12th  
9:30am-11:30am  
Torrance Marriott

For our full seminar schedule  
or to register for our  
seminars, [click here](#).

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Today, the U.S. House of Representatives voted 225-200 in favor of H.R. 4154. H.R. 4154 will make the 2009 Estate Tax Level Permanent.

For calendar year 2009, the estate tax exemption amount is \$3.5 million (\$7 million total for a married couple) and the maximum tax rate on estates is 45%. H.R. 4154, the Permanent Estate Tax Relief for Families, Farmers, and Small Businesses Act of 2009, introduced by Congressman Pomeroy, would permanently extend this estate tax exemption amount and tax rate. Absent this change, the estate tax is scheduled to enter one year of full repeal in 2010 followed by a return of the estate tax in 2011 with much lower exemption amount (\$1 million) and a much higher maximum tax rate (55%).

Yours Very Truly,  
Philip J. Kavesh

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