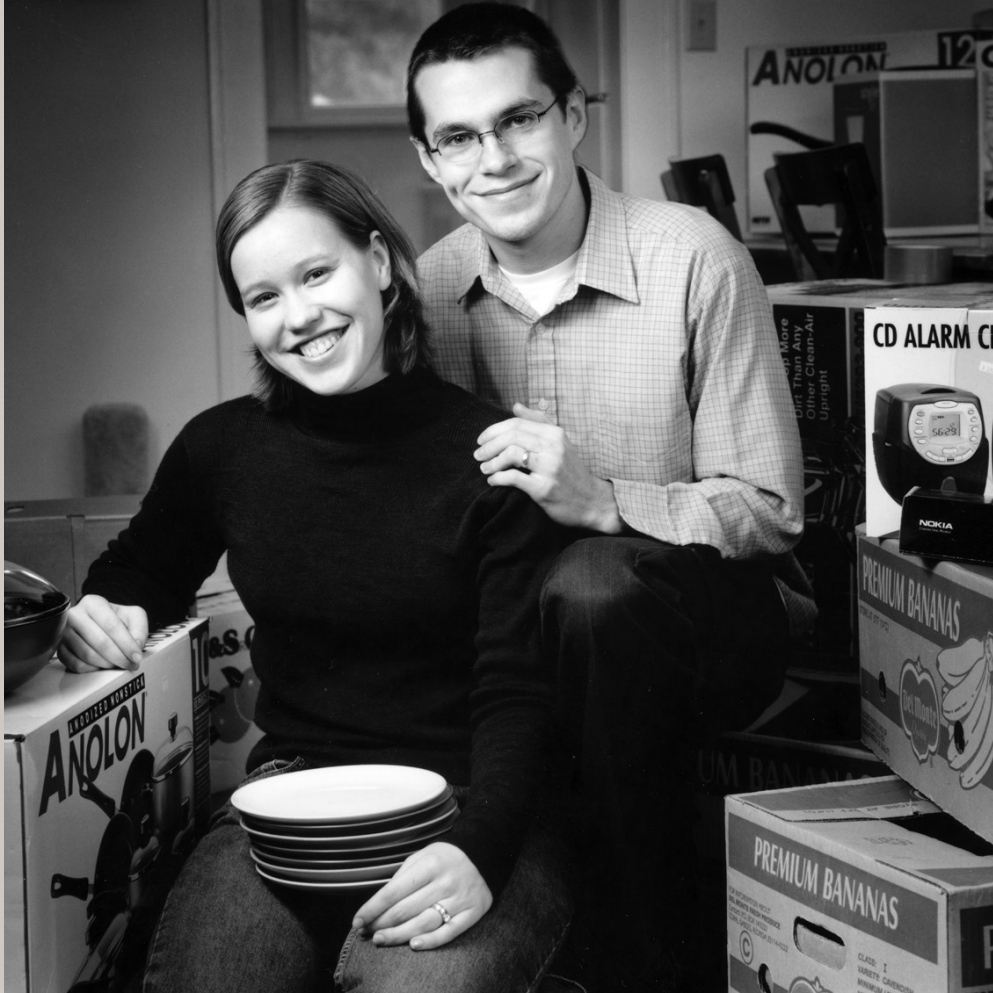


*Building
a future
for
two . . .*



PLANNING FOR THE

Cycle of Life

Now you're planning for two—husband and wife, depending on each other for emotional and financial support. With the blessing of health, you'll be together for years to come. But if the unexpected happens, you can still express care and concern for the love of your life. Contact our office to discuss wills, trusts and other mechanisms that protect your assets from taxes, provide for your spouse and other relatives and create a legacy for the Lord's work at Andrews University.

Planned Giving is for everyone, regardless of age, income or family circumstances. Whether you're newly married or recently retired, Trust Services can help you reach financial and spiritual goals—and our services are usually free.

Use the following addresses to request information or assistance in planning your cycle of life. Also, our informative quarterly newsletter, **LEGACY**, is free for the asking.

**Andrews University
Planned Giving and Trust Services
Administration Building, Room 310
Berrien Springs MI 49104-0645**

**Toll-Free 800.784.3292
Fax 616.471-6543
E-mail trust@andrews.edu
Website www.andrews.edu/TRUST**