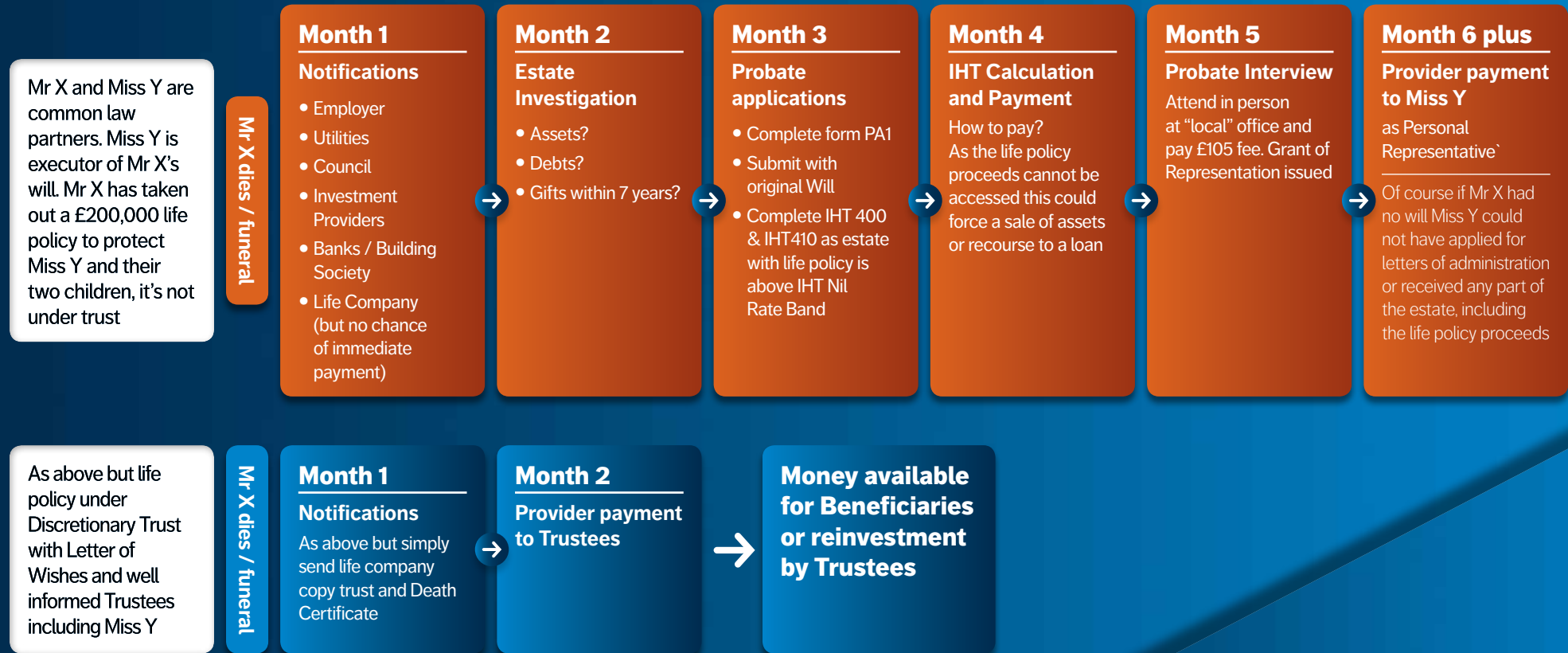


# Use a Trust and avoid the Probate Hurdles



These examples show a hypothetical situation. Timelines will be dependent on the estate and could take shorter or longer than the examples shown.

For further supporting material, visit the [www.friendslife.co.uk/individualprotection](http://www.friendslife.co.uk/individualprotection)