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The American Association of Individual Investors is an independent nonprofit corporation formed in 1978 for the purpose of assisting individuals in becoming effective managers of their own assets through programs of education, information and research.

- AAII RECORDS INDICATE THAT YOU ARE SIGNED UP FOR THE MEETING ANNOUNCEMENT MAILING LIST(S) OF THE FOLLOWING CHAPTER(S). TO MAKE A CHANGE, CONTACT MEMBER SERVICES, 312/280-0170 OR 800/428-2244.

AAII SILICON VALLEY CHAPTER MEETING

Saturday
February 21, 2009

ESTATE PLANNING WORKSHOP— HOW TO PROTECT YOUR FAMILY’S WEALTH FROM CATASTROPHIC NURSING HOME COSTS, PROBATE COSTS AND DEATH TAXES

discussed by:

ROY W. LITHERLAND
Attorney at Law, Law Offices of
Roy W. Litherland

REASONS TO ATTEND

- Ensure that your personal care and financial affairs are managed as you would want them to be, even if serious injury or illness render you unable to do so yourself
- Capture every available tax break to minimize capital gains taxes, federal income taxes, and estate taxes



More exciting meeting and chapter information inside...

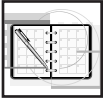
SUBGROUPS

Sunnyvale Discussion Group



The Sunnyvale Discussion Group meets on the fourth Tuesday of each month at 6:30 pm in the Coco’s Restaurant located at 1209 Oakmead Parkway in Sunnyvale. The meeting is held every month except December.

MARK YOUR CALENDAR FUTURE MEETINGS!

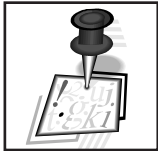


Saturday, March 28, 2009

Topic: “Comprehensive Wealth Management in Light of the Obama Administration”
Speakers: David Marotta

SI-Pro User Group meetings are planned for February and March 2009. The dates will be distributed by Emails.

It is not the policy of AAII or its local chapters, officers or directors to promote any specific investments or techniques of analysis. The opinions of speakers are their own and not necessarily those of AAII. Local chapter attendees are advised that presentations are provided solely for informational purposes and should not be construed as an offer to sell or the solicitation of an offer to buy securities. The opinions and analyses are based on sources believed to be reliable and presented in good faith, but no representation or warranty, expressed or implied, is made as to their accuracy, completeness, timeliness, or correctness. All investment information presented should be independently verified. Investment information provided may not be appropriate for all investors. Investment information is provided without consideration of your financial sophistication, financial situation, investing time horizon, or risk tolerance. Meeting attendees are urged to consult with their own independent financial advisers with respect to any investment.



MEETING DETAILS

**SATURDAY
FEBRUARY 21, 2009**

**Lookout Restaurant at
Sunnyvale Muni Golf
Course**

605 Macara Ave.
Sunnyvale
maps.yahoo.com

**Registration/Social/
Breakfast**
9:00 a.m.

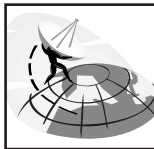
Program
9:30 a.m.

Q&A
11:00 a.m.

In Advance (by 2/14)
Everyone, \$15/person

At the Door
space permitting
Everyone, \$20/person

No Refunds



**CHAPTER
INFORMATION**

Chapter E-mail Address
aaiichapter_siliconvalley
@yahoo.com

Chapter Web Page
www.aaii.com/
localchapters

THE AAI SILICON VALLEY CHAPTER PRESENTS ...

**ESTATE PLANNING WORKSHOP—HOW TO
PROTECT YOUR FAMILY’S WEALTH FROM
CATASTROPHIC NURSING HOME COSTS,
PROBATE COSTS AND DEATH TAXES**

discussed by
ROY W. LITHERLAND
Attorney at Law, Law Offices of Roy W. Litherland

If you own a home...or you have assets worth at least \$100,000...you owe it to yourself—and your family—to get the facts on proper estate planning. If you think you’re protected with a simple will...think again.... A will goes through probate, which means your family may not be able to take possession of your estate for many months, or even years!

Proper estate planning avoids the pitfalls of probate and insures that your estate actually gets to those individuals or charities you wish. Plus, without proper planning your estate may owe substantial estate taxes if your estate exceeds \$2,000,000 (2008).

A living trust can eliminate the costs and time involved in a probate and will protect your estate if you become incapacitated by avoiding a conservatorship. This means your estate will be managed as you see fit, not as a court-appointed conservator sees fit. Roy has spoken to our chapter before and shared a wealth of knowledge on up-to-date estate planning.

ATTEND THIS MEETING AND LEARN

- The advantages and disadvantages of wills & living trusts
- How probate works and how you may be able to avoid it

ABOUT ROY W. LITHERLAND

Roy W. Litherland is an attorney whose practice emphasizes elder law and estate planning. Roy has practiced law in the greater Bay Area for the last 33 years and is certified as a legal specialist in Estate Planning, Trust and Probate Law by the California State Bar Board of Legal Specialization.

In addition to his extensive legal background, Roy was also previously licensed as a Certified Public Accountant. Although Roy has an extensive background in accounting, he retired his license to practice as a CPA to devote his time and energy entirely to the practice of law, specializing in estate planning, trusts, Medi-Cal planning, and probate.

Roy W. Litherland is a Fellow of the American Academy of Estate Planning Attorneys, an organization that fosters excellence in estate planning. He is also a member of the National Academy of Elder Law Attorneys, a national professional association of attorneys who are dedicated to improving the quality of legal services provided to the elderly, and the California Advocates for Nursing Home Reform.

FREE! Sign-up to receive the latest chapter meeting information by mail and E-mail. It’s easy, go to www.aaii.com/chapterEmail/ and follow the directions. Questions: call 800-428-2244 or 312-280-0170. (AAII Member Privacy—Your E-mail address will not be shared with any other company or service.)

**AAII SILICON VALLEY
CHAPTER**

**Advance Registration Form for
Saturday, February 21, 2009**



REGISTRANTS/TOTAL FEES

___ Everyone \$ _____

Total Fees \$ _____

Mail completed advance registration form with your check (payable to AAII) to:

**AAII Silicon Valley Chapter
P.O. Box 58
Cupertino, CA 95015**

*No confirmation will be sent;
your canceled check is your receipt.*

REGISTRANT INFORMATION (PLEASE PRINT)

Member Name _____

E-mail _____

Phone (_____) _____

Family/Guest Name(s) _____

() **YES**, I would like more information about **volunteering** to help this chapter plan and present investment education programs.