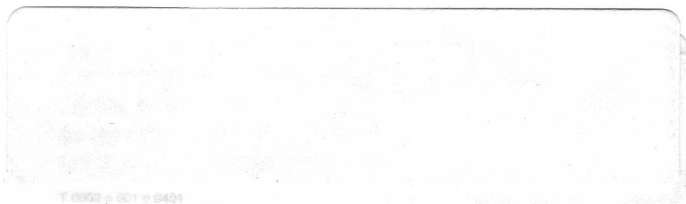




**Hawaii Senior Alliance**  
Central Oahu Information Center  
P.O. Box 893698, Mililani, Hawaii 96789  
Tel: (808) 625-3866 Fax: (808) 623-0493



*You are invited to a*  
**“Senior Citizen Workshop & Breakfast”**

**Location:** Denny's Restaurant ~ Pearlridge ~ Phase III

**Date:** Thursday, April 19, 2012

**Time:** 9:00 — 11:00 a.m.

Join us for an exciting workshop seminar along with a free breakfast and learn about the common concerns that most senior citizens face today.

**Increase your knowledge and understanding of these important topics!**

**Estate Planning** .....Who really needs it?  
**Wills** .....Where there's a will, there's a way ... to probate!  
**Probate in Hawaii** ....How it works and ways people try to avoid it.  
**Living Trusts** .....It's not for everyone. Find out if it can work for you.  
**Long Term Care** .....Who needs it and the choices you have.  
**Reverse Mortgages** .....What is it? How does it work?  
**Funeral Plans** .....Reasons for planning and what it costs.  
**Investing** .....Consider purpose, rate of return and liquidity.

**Seating is Limited**

This is a no cost or obligation Workshop Seminar and Breakfast sponsored by  
Hawaii Senior Alliance

Accredited Business ~ Better Business Bureau of Hawaii

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