

t II inlK IRHAgabFcr...HSt IHft IHb ixxEHrt InIHaj Ak B

t ImBHt Et Ij A il Ek ~~W~~ExpPa/27/2014 nFI b

HSt IHft IHb ixxEHrt InIHanAnNl E.

HSt IHft IHb ixxEHrt InIHanFmAvBHSt IxFPft x IpFpat t BdDHk pis JrEk BpJ
Bl iHE A E(pBSK ~~EVHrt j B~~) xt ISu ~~CKKFX~~k I Gk I G
(t Ik ~~ix B~~ i t ISu ~~CKKFX~~ t InIH), pibFk W ~~W~~ic AT Et PF,
t IxI ifdrt IKt IH ~~W~~PFb FdnIk ~~FSA~~k irx bF,
dpis jt ISu ~~CKKFI~~ ixft At PFS pBl InIHat II ipBHE At j Bx t Ik ~~W~~ft InIHapwA
mA ~~Si~~x Fhay ft IHft IHx Pb fnFI BHSt IHft IHb ixxEHrt InIHax t ISu ~~CK~~
KFPc ~~W~~rt ISu ~~CKKFK~~e ifl ipBHE At j Bxm ~~Ed~~rt BpBHE Is jKx Bt HA F.t Ixw ~~EB~~
Ft Ih An ~~ix~~ Bd IpfPit Bl ipBHE At j Bx t Ik ~~W~~ft InIHax HmA mA Fd ~~W~~rt At j Bx
t Ik ~~W~~ft InIHat xF (I ix t k ~~W~~FX t InIHat Kix HE
t Ib Fh AnBl Bt Id ~~B~~ ~~Si~~x Fhay ft IHft IHpfPw ~~H~~nFI b
HSt IHft IHb ixxEHrt InIHat IxFPft x IpFpab FmBHRI ipBHE At j Bx F s ~~ix~~ k trA
HSt IHft IHb ixxEHrt InIHak ~~W~~ Bxp nFI BpBHE At j BmAx Fdrt ISu ~~CKKFD~~ D B
Kf mA mA t IHFT Bl ik ~~Si~~x j Bt t BnfbFt bFt IxFPft x nId ~~E~~ Fb Fw ~~FI~~ ik ~~Si~~PeFnF
I b

t ISu ~~CKKFI~~ i t pFc ~~W~~ve iHSt IHft IHb ixxEHrt InIHax p nFmAnNl E.

t ISu ~~CKKFI~~ i t mA Fcrt ISu ~~CKKFI~~ t InIHab FnF (bFt Ik ~~ix B~~ i t ISu ~~CKKFI~~
I ipBt bFpFpat InIHat Ix ~~EH~~rb FnFI b
I it InFxcOt bFc ~~RP~~HSt IxFPFI ixpfPit Et InFHabF,
pFc ~~W~~rt ISu ~~CKKFI~~ ipBHE At j BdpBj Bt j BpiBc fd ~~W~~x FI ~~en~~ Et pBc ~~dx~~ Fd ~~W~~Bl ix Fmv
t ~~Ad~~ ~~E~~ IK ~~W~~ lyft PFx H ~~Q~~ S ~~af~~ k Bx t ISu ~~CKKFI~~, S ~~Ar~~ b ib F t Ih Ax Bt Bt IH (POD)
mA mA t ~~W~~Bl ~~HE~~ ~~rs~~ ix ~~Q~~ (TOD) s pBl ixnIHabFt It j Bj B,
drt Ix Ek BmA mA t Ix Fb ~~E~~ it ImBmdax t IbRt IPft PFb Fh Ax ~~BS~~ pBl ixnIHabFt It
j Bj BnFI b
t ISu ~~CKKFI~~ ipBt bFpFpat InIHat Ix ~~EH~~rb FnFbFs jx Bb liblis pBl ixnIHabFt ImA
j ~~W~~Bl ix Fm ~~t~~ ~~Ad~~ ~~En~~ ~~Aj~~ BmA mA pBl ix T Bb FpBx I ~~bn~~ ~~Aj~~ BnFI b

t ISu ~~CKKFX~~ t InIHad ~~W~~ ISu ~~CKKFI~~ ipBt bFpFpat InIHat Ix ~~EH~~rb FnFbFt bFbFp
ix ~~W~~Bl ik ~~Si~~PFt ISu ~~CKKFX~~ Kx H ~~W~~PFnFI b

bFmNxc HSt IHft IHb ixxEHrt InIHal Fw ~~FI~~ E.

HSt IHft IHb ixxEHrt InIHal Fb Fw Fd ~~D~~ix k h Ab FpBl ix h ~~AK~~ Bt InIHmA mA
pBpis jt It j B ~~PH~~St InIShIk m ~~B~~ ~~D~~ix k pis jt I,
d ~~B~~ ~~D~~ix h An ~~W~~Bl HE At j Bx t ISu ~~CKKFI~~ t Pfk H ~~Aj~~ nFI BHSt x IHft IHb ixxEHrt
t InIHah AnBl Bt Ir ~~Et~~ Ik ~~B~~ ~~D~~ix k pBk ~~BSA~~ it nix t Ip ~~B~~ ~~DE~~ B Fm ~~Aj~~ B

t Ix Kk Hwrt Ipit Is jlx pBmAj A
dkt Ih AnBl dt ISu UKKFKs pBl ixnIHab Ft ISu UKKFKt PFxx FmAj AnFI B

Hwrt IHFt IHb ixxGHrt InIHapFc Gdkt ImNBj E.

t ISu UKKFKt InIHax t Ix GHrmbI Fwe ipBt j Bb Fc U ix BdDk pis jt ISu UKKFKe i
fk nixj nFI dt Ik Hwrt InIHmAx F,

q mupBt j Bx Eb FpFwdfI it Ik Hwrt InIHax pBdb Ft IHAq ax BdDl ixmBt Ib Fc Rt I
hAk At InIHax HnFI B

t Ik Hwrt InIHmAt x FmA mApBt j BxmEt PwdfI it Ik Hwrt InIHax pBd Fdb
pBt j Bx Eb Ft Ic U ix BKD Hwrt IHFt IHb ixxGHrt InIHak Wb Edk Ft IHAq ax BdDl
Bpis jt Ix HnFI B pBl ihAk At InIHmA mApBpis jt Ik mAvpBmAj A SA ilmAj A
mA mA Hwrt pnfMaj A HAHAnFI B

pBl ihAk At InIHmA mApBpit Is d It j Bpis jreK dt ImBdD ft PFxHl

- k W pBHE At j Bx t ISu UKKFK
- dnIb Ft ISu UKKFKx t IpB, pFc GdSA x A, SA mKSA nGj Bj B
- c Pfc fdAk ml, t Ic A EdSRKO il ipBHE At j Bx c 0
- c HAg apBnI Hat IxmE, HRxnExl a xFs Bl dk dt Idk Rde E fHR
- c HAg ak y epBj Bl ixnIHab Ft IxmE, HRxnExl a dx Fs Bl dk le
mAt Ik Hwrt InIHax FwEl B
- HmElmt Ipfj ilpfk lIbl it Ic A BT dat ISu UKKFKe ifdb FhAk At IkE ifl i
t nIb Fx pBdE F
- rEk dt ISu UKKFKdSA nGt IKOt IHwI Et k Edk At IpBmAx I Fb Fwe
- pis jHwrt t IHFt IHb ixxGHrt InIHak Wb Ex t IHFI nEl Ot PFI ix bFc Rt I
Su UKKFKd nAnB dt ISu UKKFKt PFS pBnIHab Ft Ixx F nFI B

Hwrt t IHFt IHb ixxGHrt InIHak Wb EpSEq Ek WpBmBt IPpis jreK pBl ihAk At I
nIHadD Et InIHal ipBHE At j Bk W Avx HmA mApBpis jt Ix t IPEt ImBKe ifnFI Bb F
t bFt ImBdD Ek pFc Gdkt Ik t Ek t Bks BT Hwrt Ik Wk W at PF,

k t Ek t pfsiBl Eb lb FHAg at PF, hE Ek W Et Ix FPF,
mBnt Ic HAg aks it Et ISu UKKFKx l UxpB, s BT Et ISu UKKFKx Sr6 dt E Bse
mBwEmBk t iSA nGt Ih At IKOt IHwI Et k Edk Ft bFt Ih Adrt ISu UKKFKt IKOt I
HwI Et k Edot PF, pfpT Ek FXSXB xj Ax k B,
s jk ISu UKKFKe ifs pBl inIHab Ft I,
mBk t ilweHwrt t IHFt IHb ixxGHrt InIHat Ix FPF d k EpBl ihAk At InIHmA mApBp
is jt It j BKD Hwrt t IHFt IHb ixxGHrt InIHak Wb nFI B
t ImBx k Bx k W Hb Ehb Gxax c Ot ImBnI p r d ImBsiBm Ave II ix k FHAFI B

t ISU UK5KF x t IpBk l Ek e ifl ipBHIE At j Bx mEpBnFmAt x nldE \$35,000 b F,
t ISU UK5KF b Ft IpBk l ipBpis jt Ix t ImBl Ft nBnHAFI BpBHIE At j Bx wBmA mAma
lbFnIHat ISU UK5KFKe ifnFt IpBk l E ipBPE ipBHIE Rt Ipit Is jlb FmBxaT Bx Bt B
\$100,000 nFI B

H5Rt IHFt IHb ix xGHrt InIHanFb FpB5 Exal E.

k W5H5Rt IHFt IHb ix GHrt InIHat Ix pBk l Ek e ifpfl Bx HRI ix t Ipft Ix pB
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S5xj onFI Bq Bnt IpBk l EmAve \$200.00 cFc FI B t Ij Ax at k AnF,
k W5 Bb Ft W fpfj ilpfk lBpBx t IpBk l E it Ipis jREk Et ISU UK5KF xj Ax k Bl B
qWu pBx t IpBk l Bb Ft Ij EdW B ipBx t IPEt ImBl Bt Ek OnFrEk B5 ik t Ot IpB,
mA mA t IpBk l Epfl BHRl it InIHak W5 Bx bBxl E IrEl Bk B Bx SroFI B
pBl ih Ak At InIHmA mA Bpis jt lbFdnIt Ix bBxl E ix Fhayft IHFt IHpfl Bve o
B. t IpBd Bb FdnFt yfx B it ISU UK5KF t InHak B An B,
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l ix Fmt AdExt ISU UK5KF nFb F), pBl ih Ak At InIHat j B,
pBpis jt ImA mA B b Ft bFk cA Ix bBxl E nldE it IPEt ImBl B5 xj onFI B
pBl ih Ak At InIHak Bpis jt Ix bBxl B Ft Ih AK FH B Bnt Ih Al Bk Bk BnFI B

H5Rt IHFt IHb ix GHrt InIHanFt Is ik t B5 E l E.

t BpBx t IHWE l Ek E l cA BT dat ISU UK5KF b Ft Is jxBHA Kl c u pBT EdE B FI B
t ISU UK5KF s E EPI it l FbFs jk B5 PFT ISU UK5KF t IKOt IHW l Et k Bdb Fd BpBHA
Fk dW Ij Ax k adFmAt x Fxab FnFmBWEk t ilw Bt BpBh Ak At InIHmA mA Bpis jt IHAs
iPRk t B icu x t BnFI BbFs FHnfk A
k B5 PFT ISU UK5KF t IKOt IHW l Et k Bdb A Fb FweF,
t ISU UK5KF t Ipit Is jk mAxadEt nEnFI B
(t ISU UK5KF t IKOt IHW l BfhAl Bx Bt B ipBHIE At j Bt IH Bn BWE l Ek E VnFI B)
t ISU UK5KF x Kx HWE t k Bdb t IHm EIm BSSroAx FnFt Ipit Is jk pF PxaT Bt nEmA
mA x nldE t k AHARt Klmdal it ISU UK5KF t IKOt IHW l t IHm EIm BSSro xj BvEdE B Fd Bpis jt
t InIHmA mA Bpis jt Ih Al Bt ISU UK5KFKe ifb Eb Ebibit HAF.
t Ipit Is jll Bt Ol B5 b ipFc Et InIHal ibFt Ij A Fb B Bx BmA mA t IKOt IHW l II F
bil fK W ix k x Kefb Ft b Ft Is ik t Ek x Fx nldE Ed Bnk mbt Bx wEnFI B
bFs FHnfk A iH5Rt Ij Ax ab k k AnF,
t Ih AnBl Bt ISU UK5KFKe ift HnBT BHRH pJk t ill iH5Rt InIHal ix x GHrW E
il ipBn Fb F.

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t Ik W5 ft InIHax ik irx b Ft b AmBl Bt EmEHRl it IH E PKF,
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t Ik W5 dak Bnt Ik W5 ft InIHat b k b c BpBrd Bnt ImAb FI Fx HRd Bk A5 ik t Ek
x Exj onAve Ix rAFnFI B t Ik W5 ft InIHmAve ImBx k Bx k e

When you die, your estate is distributed to your heirs or beneficiaries. If you have a will, the court will follow the instructions in the will. If you do not have a will, the court will distribute your assets according to the laws of Ohio.

Probate is the legal process of settling a decedent's estate. It involves proving the validity of a will, identifying and inventorying the decedent's assets, and distributing those assets to the beneficiaries.

Not all estates go through probate. For example, assets held in joint tenancy with right of survivorship, assets in a trust, and assets with designated beneficiaries typically bypass probate.

3/27/2014

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x HR xFhay fprSiPFk rinFb FnFI B xFhay fprSiPFk rit hAt Ix Ek BmA mA
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m B l B t E x B i n c A l p r o t I h A k F l i x H A q a t IH Ft IH b i x b F T o t I x F H R d t I p i
l k w B n F l B

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