



Since 1983, Roger Caldwell has been helping people with their investment needs. Specializing in trusts and estate planning, Roger is a Certified Senior Advisor and a Certified Estate Planning Professional. Among other solid investment options, Roger is able to offer the Living Trust, based on nearly 40 years of estate preservation experience and serving over 70,000 clients nationwide. A Living Trust is the only way to pass on your entire estate to your heirs without the hassle of unnecessary taxes, lawyers, courts or probate.

If you have questions about your options in the areas of financial development, income protection, life insurance coverage or estate organization, call Roger for a free, 20-minute financial overview consultation. There's no pressure, no obligation — just a chance to learn how to make wise decisions and avoid costly mistakes with your estate or retirement plans.

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Caldwell, Inc.
Trusts & Estate Planning for
South Carolina Investors



Many people spend a good part of their life accumulating an estate, but have made no definite plans about what will happen to those hard-earned assets when they die. Others face major financial decisions when a spouse passes away, leaving behind unfinished business and unanswered questions. Still others may face the confusion and heartache of a loved ones' wrongful death settlement. Whatever the situation, **Caldwell, Inc.** can help.

Caldwell, Inc. is about problem solving in the estate process we all must face. It won't be a burden if you plan for tomorrow today. Making the decision to protect your estate and avoid expensive probate fees and taxes is one of the greatest gifts you can give your spouse, your parents or your children. **Caldwell, Inc.** can show you how.



"I've known Roger Caldwell for 36 years. He's a good friend and a trusted advisor, and I know that my family will be taken care of thanks to his sound financial advice and the decisions I've made as a result."
— *Charlie Taylor, Owner, Kar Kare of West Columbia*



"My husband, Tony, and I have known Roger since 1985. He has become not only our financial advisor, but a very close friend. He has helped us with investments, life insurance, wills and trusts. If you're looking for a financial advisor who is honest, trustworthy, and interested in you as an individual, Roger Caldwell is that person."

— *Becky Clark, Dahlonega, GA*



Marilyn and Roger Caldwell in Reno, NV with *Henry W. Abts, III* (center), Founder of **The Estate Plan®** – the only nationwide Living Trust company whose Trust documents are valid in all 50 states.



"Roger Caldwell has been a great asset to me since the passing of my husband in August 2006. Roger has been a friend first, and a great financial advisor whom I trust wholeheartedly. God knows I would have made it through this, but Roger has certainly made the journey an easier one."

— *Darlene Williams, Columbia, SC*