Evergreen

INVESTMENTS
THAT STAND
THE TEST OF TIME

WEALTHPLAN℠

How do I manage my finances?

Making sound investment choices is more difficult than most people think—but managing sudden wealth can be an even greater challenge. When you've received significant assets quickly, you're faced with financial questions that also may involve complex tax and legal implications, as well as emotional issues that major life changes often trigger. If you find yourself in one or more of the following situations, good financial advice is essential.

WEALTHPLAN TOPICS

Each of the topics below includes a client brochure that covers the basics and a personal profile worksheet to help you gather financial facts. All WealthPlan materials can be ordered through Evergreen at no cost.

Estate planning kit

The estate planning tools and strategies described—including wills, life insurance, trusts and powers of attorney—can help you control your assets and minimize the potential impact of estate taxes as you prepare to transfer assets to family, friends, business partners and charities.

On your own again kit

Losing a spouse—whether through divorce or death—is among the most painful and difficult events a person can experience. We offer help to navigate this difficult period by examining asset division, alimony, child support, pensions and other critical issues.

Retirement distributions kit

At retirement, you need guidance in deciding how to receive proceeds from the portfolios you've built. We give you an overview of issues such as income planning, taking lump-sum versus annuity payouts, and asset allocation for the retiree.

Collecting an inheritance kit

Today's baby boomer generation will be on the receiving end of the largest intergenerational asset transfer ever. Recipients of this wealth can make the most of this opportunity with targeted guidance on investments, taxes and the process of inheritance.

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Evergreen Investments℠

Equity compensation kit

Today, stock options and restricted stock remain common. We offer guidance to understand the basics of both, and suggest strategies to use in making decisions about exercising either vehicle while also minimizing the tax consequences.

Transitioning from a job kit

Whether it's voluntary or involuntary, leaving a job can be stressful. We offer help to people who are changing jobs or retiring in navigating the rules governing defined contribution plan distributions, IRA rollovers and minimum withdrawals.

Selling a business kit

The sale of a company may be the largest and most important financial transaction business owners will ever face. Gain insight into how to address the transition, taxation and how to find suitable investments for future financial security.

AN INVESTOR SHOULD CONSIDER A MUTUAL FUND'S INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES CAREFULLY BEFORE INVESTING OR SENDING MONEY. THIS AND OTHER IMPORTANT INFORMATION ABOUT AN INVESTMENT COMPANY CAN BE FOUND IN THE FUND'S PROSPECTUS. TO OBTAIN A PROSPECTUS, PLEASE CONTACT EVERGREEN'S INVESTMENT SERVICES CENTER AT 800.343.2898 OR VISIT EVERGREENINVESTMENTS.COM. PLEASE READ THE PROSPECTUS CAREFULLY BEFORE INVESTING.

DALBAR MUTUAL FUND SERVICE AWARD 2005

For the seventh consecutive year, Evergreen Investments has earned the Dalbar Mutual Fund Service Award, which recognizes those firms that exceed industry norms in key service areas. For 2005, Evergreen was ranked fifth overall out of 38 participating companies.

FOR MORE INFORMATION

Talk to your financial advisor to find out more about Evergreen's WeathPlan program and how it can help you be prepared for life's transitions.

Visit us at EvergreenInvestments.com

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