

## **Disclaimer**

Neither the Planned Giving Round Table of Arizona (PGRTAZ) nor its sponsors make any warranties, either express or implied, concerning the accuracy, completeness, reliability, or suitability of any information or materials provided by presenters at its functions. Nor does PGRTAZ or its sponsors warrant that the use of this information or materials is free of any claims of copyright infringement. Any opinions expressly are solely those of the presenters and are not necessarily those of PGRTAZ.