

## **ESTATE PLANNING**

The purpose of estate planning, is for you, while still alive, to arrange how your estate (net assets) will be dealt with after your death. Careful planning can help to avoid probate, and to enhance the value of the estate by reducing taxes. Perhaps even more important is the appointment of guardians to take care of minor children.

- Wills and Trusts are considered
- Titling of assets is critical
- Providing for heirs with special needs
- Providing for heirs who are financially irresponsible, or whom the planner feels needs financial protection from his or her spouse
- Durable medical powers of attorney (medical decisions after the planner is no longer capable)
- Gift tax, estate tax and income tax planning

We work with your attorneys and CPAs to implement your specific plan, or alternatively, we have a network of attorney's and CPAs that we are able to refer you to.