Estate Planning

In partnership with attorneys, we offer comprehensive estate planning services. We assist clients in understanding the issues inherent in planning the transfer of their assets. We address tax planning, trusts for heirs such as children and grandchildren, charitable giving, selection of executors and trustees and asset titling. We can arrange for the preparation and execution of all estate documents.

Many people think of estate planning as encompassing only the issue of leaving property to their heirs. But there is a living aspect of estate planning. What happens if you are incapacitated? Who will help you? Just because you have a spouse or adult relatives doesn't mean they can automatically step into your shoes. They must have "authority." We address this possible situation by discussing the ramifications of each decision in terms of family, financial and tax considerations. Living wills, durable powers of attorney and advance medical directives are a critically important part of estate planning.

Meeting No. 1-Planning

- We start by presenting an estate "tutorial" to educate you and review the most important estate planning and tax savings concepts.
- After you have read the materials, together we go through the planning process, using your filled in the worksheets. We make all recommendations as to the structure of your plan.
- If you do not have an estate-planning attorney, we refer you to one and send your plan details to him. The attorney prepares drafts and mails them for review at your leisure.*

Meeting No. 2-Draft Review

- Your attorney and you gather, either at our office or, if we have referred an attorney to you, he may come to our offices for this meeting. Together, you discuss the drafts. Corrections and final decisions are made.

Meeting No. 3-Execution and Trust Funding

- Based on your location and the attorney you have selected, he or she may send completed final documents to our office. If he has, we help you execute them. We distribute copies to all concerned. Otherwise, the third meeting will be in his or her office.
- If you have a revocable trust (almost all of our clients do), we make recommendations as to how you should fund it.

**The estate planning services we provide are included at no extra charge as part of our investment advisory fee. Since we do the preliminary work, we have negotiated special discount rates for document preparation with several attorneys who are estate specialists. Please note that the attorney's fees are not included and are billed separately.*