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***Estate Planning***

One of the items that I talk with my clients about, besides doing their financial plans, is to address concerns on doing a living trust and durable power of attorney for health & Finances. I have seen several cases over the years where one of the spouses is in a comatose state and the other spouse doesn't have the authority to make decisions on their health or to use the funds in the spouses 401K or IRA account for their well-being. It is very important to create these documents not only to avoid probate but at the same time to be confident that you can make decisions on an emergency basis!

Another reason to review your estate planning strategy would be if you have a special needs child that is getting governmental benefits & income. If the parents pass away, without the special needs trust, your special needs child would have more than \$2,000 in their name and could therefore end up losing all the governmental benefits!

\*\* By giving us your name, phone number, & Email we can send a link to get a chapter of my book "Simple Strategies to Reduce Estate & Income Taxes" or an article that would address this issue. Our team can connect with you and help you accomplish all your goals and answer all your questions!

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