



Listed below are the current articles available for use in your SELECT newsletter from the online library. Column one includes the current Page One articles, and in column two we list the companion article available for Page Three. You may mix-and-match, e.g., if you select an article from the Page One column, there is a companion article suggestion, but you are not required to select that. Additionally, you may choose to upload your own custom article for Page Three. If you need assistance with that, please do not hesitate to call us at 1-877-352-2021, ext. 82.

Remember that if you do not go online to make a choice, your order will be automatically produced for you, using the two articles at the top of the list below.

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Page One Articles	Page Three Articles	Issue
<input type="checkbox"/> Elder Law Elements Good news, bad news. The good news: Americans are living longer than ever. The bad news: we eventually wear out physically, mentally or both. In this issue we review two challenges: becoming incapacitated and going broke due to long-term care.	<input type="checkbox"/> Long-Term Caring On page three we examine important considerations when selecting a Long-Term Care insurance (LTCi) policy. In addition to policy benefits, be sure to check the health of the insurance company standing behind the policy itself!	0313
<input type="checkbox"/> Tomorrowitis Why doesn't everyone have their final affairs in order, especially in light of the likelihood of incapacity and the certainty of death? Our front-page article in this issue takes aim at the chief culprit: Tomorrowitis.	<input type="checkbox"/> Finding Fiduciaries On page three we consider the critical process of selecting and appointing appropriate fiduciaries to handle your financial affairs when you cannot. In fact, this is one of the first (and most important) planning decisions you must make.	0213
<input type="checkbox"/> Estate Planning for Singles Singles comprise nearly half of the adult American population. Whether never married, widowed or divorced, single adults face unique Life & Estate Planning issues. In this issue of our newsletter we focus on the challenges from a singular perspective.	<input type="checkbox"/> Premarital Planning Whether you are getting married or remarried, on page three we examine Premarital Planning and offer some practical pointers regarding important financial and legal matters that you will want to consider before you tie-the-knot.	0113
<input type="checkbox"/> Special Needs Trusts Caring for a family member with special needs can be difficult enough, without losing government assistance. Our lead article reviews common mistakes and a government-	<input type="checkbox"/> Securing Security On page three we examine two alternative trusts that supplement (but do not supplant) government assistance provided to a family member with special needs. Also, we will	1212

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approved strategy to maximize support for the person with special needs.	consider a proven method to finance their long-term security.	
<input type="checkbox"/> Joint Tenancy Troubles Have you ever heard of Joint Tenancy? This form of property ownership can be a blessing or a curse, depending on the circumstances (outside of your control). Read our lead article to learn the good, the bad and the ugly of this common form of ownership.	<input type="checkbox"/> JTWROS Alternatives On page three we review alternatives to the Joint Tenancy form of property ownership. Each should be carefully considered in light of their relative risks and rewards in accomplishing your estate planning goals.	1112
<input type="checkbox"/> Revocable Living Trusts Revocable Living Trusts are popular estate planning tools, especially when probate avoidance is an objective. Our front-page article reviews how they work, their benefits and drawbacks, and some of the important matters to consider in their creation.	<input type="checkbox"/> Trust Funding On page three we summarize one of the most important aspects of ensuring the success of any Living Trust-based estate plan: Trust Funding. Without careful attention to this detail, probate may not be avoided as intended.	1012
<input type="checkbox"/> Are You Ready? In this issue we focus on getting (and keeping) your legal affairs in order. Whether you have a comprehensive estate plan or intend to create one soon, the goal is to make sure that everyone and everything is okay, even if you are not.	<input type="checkbox"/> Post-Marital Plans On page three we examine legal tools and techniques that are must-haves for married couples, and some that may be more important depending on your unique needs. You will want to share this article with your married friends and family members.	0912
<input type="checkbox"/> Family Matters If you are a member of a family, then our front-page article is a must-read. We review some fundamental legal matters you need to address before it is too late, from appointing your decision-makers to protecting any inheritance you may leave.	<input type="checkbox"/> Critical Choices On page three we consider the critical choices everyone must make when selecting guardians and financial fiduciaries for their minor children. We offer helpful and practical pointers for evaluating and selecting potential candidates.	0812
<input type="checkbox"/> Charitable Opportunities Americans have a rich heritage of philanthropy. Unfortunately, too many taxpayers are involuntary philanthropists because they fail to maximize the tax incentives to become voluntary philanthropists in support of the charities of their own choosing.	<input type="checkbox"/> The Charitable Trifecta Perhaps you have heard the old saying that “charity begins at home.” Many otherwise generous givers understandably do not want to disinherit their own family. Be sure to read our page three article for a solution to this common concern.	0712
<input type="checkbox"/> Beneficiary Designations In this issue of our newsletter we shift our attention to one of the most critical, and often overlooked, aspects of retirement planning. Our lead article considers common pitfalls in the selection of a designated beneficiary.	<input type="checkbox"/> Pension Maximization On page three we explain the pension payout options you need to know now, so you can protect your financial security in retirement. You will want to make sure you (and your friends) have made appropriate arrangements before it is too late.	0612
<input type="checkbox"/> Majoring in Minors	<input type="checkbox"/> Leveraging Legacies	0512

<i>Page One Articles (cont.)</i>	<i>Page Three Articles (cont.)</i>	<i>Issue</i>
<p>Most Parents expend considerable time and treasure to provide for their minor children. But not all parents live to see their children enter adulthood. Our front-page article reviews key considerations to provide for your children in a world without you.</p>	<p>On page three, we survey tax-savvy lifetime gifting strategies to leverage legacies to minor children, with some surprising control retained by the donor. [Hint: You might want to share this article with their grandparents!]</p>	
<p><input type="checkbox"/> Adult Education By and large, Americans are a rather independent lot. Our front-page article reviews some fundamental threats to our personal independence in the context of young adult Americans. You will want to share this article with the young adults in your life.</p>	<p><input type="checkbox"/> Carrots & Sticks On page three we encourage you to consider lasting letters as a means to enrich relationships with your loved ones. Since letter writing has become a lost art, the mere fact that you make the effort will be remarkable.</p>	0412
<p><input type="checkbox"/> Planning For Incapacity While most estate plans focus on planning for death, incapacity planning is often overlooked. Our lead article focuses on this important subject, so you can spare yourself and your loved ones potential family conflicts, unplanned expenses and ongoing red tape.</p>	<p><input type="checkbox"/></p>	ALT
<p><input type="checkbox"/> Creative Giving There is an old saying that “[i]f you are giving while you are living, then you are knowing where it is going.” Our front-page article focuses on creative giving ideas for grandparents who want to share and enjoy a living legacy with their children and grandchildren.</p>	<p><input type="checkbox"/></p>	ALT