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Page One Articles	Page Three Articles	Issue
<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-approved strategy to maximize support for the person with special needs.	<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 consider a proven method to finance their long-term security.	1212
<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	<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	1012

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<p>and drawbacks, and some of the important matters to consider in their creation.</p>	<p>detail, probate may not be avoided as intended.</p>	
<p><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.</p>	<p><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.</p>	0912
<p><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.</p>	<p><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.</p>	0812
<p><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.</p>	<p><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.</p>	0712
<p><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.</p>	<p><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.</p>	0612
<p><input type="checkbox"/> Majoring in Minors 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><input type="checkbox"/> Leveraging Legacies 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>	0512
<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"/> Facing Facts</p>	<p><input type="checkbox"/> Lasting Letters</p>	0312

<i>Page One Articles (cont.)</i>	<i>Page Three Articles (cont.)</i>	<i>Issue</i>
<p>It can be difficult to ponder our own mortality. That is just our human nature. Nevertheless, the clock is ticking for each of us. Our front-page article highlights some critical issues we all need to address while there is still time to make proper financial and legal plans.</p>	<p>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>	
<p><input type="checkbox"/> Generational Generosity Would you prefer to transfer more wealth to your family instead of the IRS? Our front-page article summarizes the relevant lifetime gifting rules and considers two common do-it-yourself transfer methods.</p>	<p><input type="checkbox"/> Crummey Trusts On page three we investigate how lifetime gifting to a Crummey Trust may help reveal the financial maturity level of your loved ones now, so you may make proper plans for them later.</p>	0212
<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