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Page One Articles	Page Three Articles	Issue
<input type="checkbox"/> Seasons of Change To everything there is a season. So it is with your Life & Estate Plan. Our front-page article uses a Seasons of Life theme to illustrate how your Life & Estate Plan may change with your personal and financial circumstances over your lifetime.	<input type="checkbox"/> Selecting Guardians 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.	0913
<input type="checkbox"/> Cohabitation Complexities With the drastic increase of cohabitating, it is more important than ever to discuss the unique estate planning challenges unmarried cohabitants face. Our front-page article reviews common challenges in the context of some real-life scenarios.	<input type="checkbox"/> The Marital Estate Plan Have you thought about who will care for your family once you pass away? On page three we examine legal tools and techniques that are must-haves for married couples wanting to protect their most valuable assets – their family.	0813
<input type="checkbox"/> Planning the Next Chapter In this issue of our newsletter, we discuss the importance of estate planning for every married couple. Without proper planning, various legal and financial challenges could prevent you from being there for your spouse	<input type="checkbox"/> The Non-Citizen Spouse If you have substantial wealth and a non-citizen spouse, you should do some strategic planning now so you can postpone or avoid federal estate taxes later.	0713

in sickness and in health.		
<input type="checkbox"/> A Legacy of Efficiency Want to make life easier and protect those you have appointed as fiduciaries in your estate planning documents? Our article on their duties and responsibilities is required reading to avoid problems, unnecessary costs and civil/criminal liability.	<input type="checkbox"/> Searching Without A Map While many youngsters dream of searching for hidden treasure, the fantasy probably does not include searching without a map. If your fiduciaries are forced to conduct such a search when administering your estate, they may find the task equally difficult.	0613
<input type="checkbox"/> Blended Family Basics Is yours a blended family? If yes, then you face unique inheritance challenges, to include disinheriting your ex-spouse, providing for your new spouse and your own children, and protecting their inheritance. Keep this newsletter (and share it with others).	<input type="checkbox"/> Estate Equalization On page three we consider estate equalization planning to avoid disinheriting either your new spouse, or your children of a prior marriage. Insurance premiums and legal fees are cheap compared to the costs of disinheritance.	0513
<input type="checkbox"/> Women: Money & Law Are you a woman or do you know someone who is? If so, then you will want to read and share this issue of our newsletter. The front-page article reviews some important Estate Essentials and Money Matters every woman should address without delay.	<input type="checkbox"/> Daughter Syndrome On page three we examine the Daughter Syndrome. After a woman rears her children and cares for her parents, in-laws and husband ... who is there for her? These days it is prudent to have a plan to care for the caregiver, given our mobile society.	0413
<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	<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	0213

<p>chief culprit: Tomorrowitis.</p>	<p>must make.</p>	
<p><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.</p>	<p><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.</p>	<p>0113</p>
<p><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.</p>	<p><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.</p>	<p>1212</p>
<p><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.</p>	<p><input type="checkbox"/> JTWRROS 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.</p>	<p>1112</p>
<p><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.</p>	<p><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.</p>	<p>1012</p>
<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</p>	<p><input type="checkbox"/></p>	<p>ALT</p>

<i>Page One Articles (cont.)</i>	<i>Page Three Articles (cont.)</i>	<i>Issue</i>
<p>ongoing red tape.</p> <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