

## Some Potential Plan Benefits

### PERSONAL PLANNING GOALS

#### Protection for You

Maintaining Control Of Your Assets  
Avoiding Problems In Case Of Mental Disability  
Durable Power or Attorney Planning  
Authorize Release Of Protected Health Care Information  
Avoiding Nursing Home Costs  
Avoiding Life Support  
Medi-Cal Planning  
Assure Lifestyle  
Protection of Retirement  
Creditor Protection  
Preservation of Privacy  
Title and/or Transfer Issues  
Unmarried Partner Issues

#### Protection for Your Spouse

Assure Standard Of Living  
Creditor Protection  
Remarriage Protection

#### Protection for Children and/or Grandchildren

Guardians/Protection For Minor Children  
For Special Needs Children &/Or Grandchildren  
Creditor Protection  
From Lack of Financial Discipline  
Divorce Protection  
Promote Family Values Even After You Are Gone  
Promote Children's Integrity & Initiative  
From Inheritance Passing To Child's Spouse  
From Inheritance Squandered By Person In Charge  
Disinheritance of other heirs

#### Protection from Blended Family Issues

#### Fiduciary Selection/Protection

Retaining Family Management of Family Affairs  
Professional and/or Corporate Trustees

#### Passing Value and Responsibility to Whom You Want, How You Want and When you Want

#### Avoiding Disputes & Frivolous Lawsuits

#### Clarity and Organization of Planning

#### Coordination of Estate Plan with Financial/Insurance Advisor

#### Litigation Support

#### Elder Abuse Issues

#### Fiduciary Duty Issues

### ASSET PLANNING GOALS

#### Community and Separate Property Issues

#### Protection from Taxes

Estate Tax  
Generation Skipping Tax  
Gift Tax  
Income Tax

#### Protection from Administration Expense and Delay

Avoid Probate  
Avoid Conservatorships  
Durable Power of Attorney planning

#### Protection/Succession of Business

When does owner want to transfer ?  
Income needed during retirement ?  
Who does owner want to transfer to ?  
    Family/Employees/Co-Owner/Outside Party ?  
Shift Wealth to children ?  
Charitable Gifts or Transfers ?  
Reward Employees ?  
Receive full value for business ?  
Take business to next level ?  
Maintain ownership indefinitely ?

#### Insurance Planning

Long Term Care Insurance planning ?  
Necessary to provide "fuel" for estate plan ?  
Double the death benefit through trust planning ?  
Business Succession planning ?  
Liability Coverage as asset protection device ?

#### Charitable Planning

##### One Plan offers:

##### Lifetime:

Income stream  
No management  
Tax free compounding

##### Taxes:

No capital gain tax  
Charitable Income Tax Deduction

##### Death:

No Estate tax  
Replace gift to charity with Life

##### Insurance

##### Another Plan offers:

##### Lifetime:

Gift to family at discount

##### Death:

No Estate tax

##### Other Plans offer:

Maintain control  
Pass values to family  
Reduce Income and Estate tax (or give up control and reduce income tax more)