



Level 4 **Legacy Plan**



Level 3 **Wealth Plan**



Level 2 **Estate Plan**



Level 1 **Will Plan**



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THE PLANNING LEVELS

FOUR LEVELS OF PLANNING



LEVEL ONE

LEVEL TWO

LEVEL THREE

LEVEL FOUR



For the family who wants to take care of their basic estate planning needs and is not concerned with avoiding the court process called probate.

For the family who wants the assurance and comfort of knowing their wealth will be transferred to heirs with the most ease and convenience possible. Clients choosing the Estate Plan may also opt to protect their beneficiary's inheritance from lawsuits, spouses and estate taxes.

For the family who wants the assurance and peace of mind of the Estate Plan, but who also needs tax planning to protect assets from estate and income taxes.

For the family who needs more than just the foundational planning of the first three levels of planning. Clients choosing the Legacy Plan may have advanced planning needs involving complex estate tax or asset protection issues.

FUNDAMENTAL PLANNING

ADVANCED PLANNING

Your Will Plan...

Includes a Will naming those who receive your assets through the court administered probate process and provides the peace of mind of knowing we are here to help you navigate the system during your life and to help your family after you are gone. Your Will Plan includes Health Care Directives and Powers of Attorney so you know that you are well taken care of during lifetime. If you have children, your Will Plan also ensures that the right people will care for your children and their inheritance.

Your Estate Plan...

Provides everything included in the Will Plan, plus a Revocable Living Trust. Your family can avoid the expense, delay and public proceeding of probate when transferring your assets to your beneficiaries. If you become incapacitated, your affairs can be privately managed by people you choose. The Estate Plan includes assistance by our office in coordinating asset titles and beneficiary designations.

Your Wealth Plan...

Includes all the components of the Estate Plan, plus it incorporates tax strategies to maximize the exemptions afforded under federal law. The Wealth Plan may also provide for lifetime asset protection for a surviving spouse and children from lawsuits, divorce and other dangers.

Your Legacy Plan...

Provides the same guardianship and inheritance planning of the other three plans yet goes far beyond those levels. Depending on your family's needs, the Legacy Plan may include additional trusts for life insurance. Furthermore, the Legacy Plan can provide for any beneficiaries with special needs and has the most flexibility for charitable giving.