

THERE'S NO BETTER TIME TO START THAN TODAY

Wills and Trusts Power of Attorney Estate Taxes



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MAKE THE MOVE TO PROTECT THE ONES YOU LOVE

Estate planning is a process. It involves people—your family, other individuals and, in many cases, charitable organizations of your choice. It also involves your assets and the various forms of ownership and title that those assets may take. And it addresses your future needs in case you ever become unable to care for yourself. Through estate planning, you can determine:

- How and by whom your assets will be managed for your benefit during your lifetime if you ever become unable to manage them yourself.
- When and under what circumstances it makes sense to distribute your assets during your lifetime.
- How and to whom your assets will be distributed after your death.
- How and who will manage your personal care and how health care decisions will be made during your lifetime if you become unable to care for yourself.



If you don't have a plan, your state has one for you but you probably won't like it.

your world in their hands

There's no better time

Estate plans must be created *before* they are needed. People procrastinate for many reasons, but it's important to know that Estate Planning - no matter what the size

of your estate - doesn't have to be complicated or expensive. And once it's done, you'll rest easier, knowing that your wishes will be fulfilled no matter what the future brings.





Review your options to create

Preparing a few legal documents with the help of someone who is familiar with this process can ensure that the things you worked so hard for will be saved from probate and unnecessary taxes.

Build a detailed estate plan for peace of mind

Everyone, regardless of net worth, needs a detailed estate plan.



Avoid disputes over

Whether your estate is small or larger, you should designate someone to manage your assets and make health care and personal care decisions for you if you ever become unable to do so for yourself.

If your estate is small, you may simply focus on who will receive your assets after your death, and who should manage your estate, pay your last debts and handle the distribution of your assets. If your estate is large, we will also dis-

preserving your assets for your beneficiaries and of reducing or postponing the amount of estate tax which otherwise might be payable after your death.

Using the power of trusts to spur your estate planning

Learn how to provide a personalized program that's just right for you and your family.

Your most commonly asked questions about planning an estate. Answered.

Are there other ways of leaving property?

Yes. Certain kinds of assets are transferred directly to the named beneficiaries, including, for example life insurance proceeds, qualified or non-qualified retirement plans, and certain "trustee" bank accounts. Title to real estate may change automatically through certain types of joint ownership.

These alternative ways of leaving property can have significant tax benefits and consequences for your beneficiaries—and must be carefully coordinated with your overall estate plan.

What is a revocable living trust?

It is a legal document that can, in some cases, partially substitute for a will. With a revocable living trust, your assets are put into the

Will my estate be subject to taxes?

Assets left to your spouse or any charitable organization will not be subject to estate tax. Assets left to anyone else—even your children—will be taxed if that portion of the estate totals more than \$5 million. In 2013, unless Congress changes the law, the exemption will drop to \$1 million. For estates that approach or exceed these amounts, significant estate taxes can be saved by proper estate planning before your death or, for couples, before one of you dies.

Why should I seek an attorney's advice?

Putting together your documents without expert guidance can result in unnecessary taxes, accidental disinheritance, risking a

We Have Uncommon Experience.

Our attorney has superior insight and experience that no other law firm can provide. He was an accountant and financial analyst for nearly ten years, working for AM100 law firms, private equity funds, and hedge funds. We understand your financial planning needs, whether complex or straightforward.

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