DELL BURTIS LAW

Working to be Worthy of Your Trust.

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Tax Time: A Good Time to Review Your Estate Plan

Most of us have now received our W-2s, 1099s and K-1s for tax year 2012 and have met with or are preparing to meet with our tax preparers to file income taxes for last year. At the same time, many of us will also formulate a plan for our 2013 taxes. Whether it is increasing contributions to retirement plans, maximizing deductions or just putting more into savings each month, tax planning is important.

Tax time is also a good time to review your estate planning documents. Whether you have a will, a trust or another form of estate plan, this time of year is a good time to pull out your documents (will, powers of attorney, trust agreements, living wills, etc.) and to review them to make sure they are up to date. It's also important to review any beneficiaries you might have on bank accounts, investment accounts or your real property to make sure those, too, are up to date.

Why review? Changes in your life or in the lives of your beneficiaries may require changes in your estate planning documents. Examples of changes that might require you to revise your estate plan include marriage, divorce, birth (children, grandchildren), health changes, retirement, death, etc. If any of your children or other beneficiaries were minors when you signed your original documents, but are now adults, you may want to change the provisions for them, or even allow them to serve as powers of attorney, executors or trustees. If you or any of your beneficiaries have experienced any of these changes, it is important to review your estate planning documents with those changes in mind.

The following questions may help you as you review your current documents:

1. Who is your financial power of attorney? Who is the substitute if the primary agent won't or can't act? Does that person have any health or financial issues that could make it difficult to act as power of attorney?
2. Who is your medical power of attorney? Who is the substitute?
3. Who is the executor of your will or the trustee of your trust? Who is the alternate?
4. Who are the beneficiaries under your will or in your trust? Who are the beneficiaries of your life insurance? Are there any changes that need to be made?
5. Do any of your beneficiaries have special needs? Are any of your beneficiaries minors?

Once you complete your review, note any changes that need to be made and then make arrangements to revise your documents. As always, if we can help, please don't hesitate to contact our office.

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Dell Burtis Law Continuing Education Series

We are pleased to announce the *Dell Burtis Law Continuing Education Series* for our clients. In each of these complimentary, one-hour sessions, we will provide valuable information on a wide range of topics that we hope you will find interesting and informative.

Each session will be presented in our conference room by Jane Dell or Paul Burtis. There is no charge and you are encouraged to bring family members or friends with you. After the presentation, you will have the chance to ask any questions you may have. Coffee and Cookies by Cindy will be served!

Please RSVP, as seating space is limited for each session. If there is a topic that you would like to learn more about that isn't listed below, please let us know and we will try to accommodate your request.

** Revocable Living Trusts – What are they and do I need one?*

March 26, 2013 10:00 am & 2:00 pm
April 23, 2013 1:00 pm
May 7, 2013 4:00 pm

**Long Term Care/Nursing Home Planning: Tools for Developing a Plan*

March 14, 2013 10:00 am & 3:00 pm
April 19, 2013 1:00 pm
May 1, 2013 10:00 am & 2:00 pm

** Business and Medical Powers of Attorney/Living Wills*

March 6, 2013 10:00 am & 4:00 pm
April 10, 2013 1:00 pm
May 30, 2013 2:00 pm

** Avoiding Probate*

March 21, 2013 10:00 am & 2:00 pm
April 16, 2013 1:00 pm

** Important Legal Concepts for Women*

April 4, 2013 10:00 am
May 22, 2013 1:00 pm

To RSVP, simply call our office at 419.447.6181. Hope to see you there!