

## To Our Friends, Families, Colleagues and Clients:

Estate planning should always be done with your goals and objectives in mind. To assist you in articulating those objectives, we offer the following list of thoughts raised by our clients over the years. Please feel free to circle those issues that concern you – or write notes as thoughts and questions come to you. Then, bring this document with you when you meet with your estate planning lawyer to help guide the discussion.

Very best,

*Gartenberg Howard, LLP*

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1. I want to create a consistent and comprehensive estate plan, which includes my own health care plan.
2. I want to plan for my elderly parents.
3. I want to preserve my privacy.
4. I want to reduce estate and death taxes to the lowest possible level.
5. I want to avoid probate and minimize settlement expenses for my family.
6. I want to plan for disability of my spouse or me and avoid court conservatorship.
7. I want to avoid unnecessary placement in a nursing home by planning for in-home health care.
8. I want to protect my children from a failed marriage by preventing their divorced spouse from taking my child's inheritance.
9. I want to protect the inheritance of my minor or disabled children or grandchildren and avoid court conservatorship/guardianship.
10. I want to disinherit one or more of my children or other family.
11. I want to plan for my grandchildren directly rather than have them receive their parent's share of my estate.
12. I want to control all of my own assets while I am alive and healthy.
13. I want to save 100% of the estate tax on my life insurance so that all proceeds can pass to my heirs' estate tax free.
14. I want to control who will make health care decisions for me in the event of my incapacity.
15. I want to protect my children's inheritance in the event my surviving spouse chooses to remarry after my death.
16. I want to plan for a child with disabilities or special needs.
17. I want to plan for my children from a previous marriage.
18. I want to leave an endowment for my house of worship or favorite charities.
19. I want to plan the transfer and survival of the family business.
20. I have one or more pets that should be protected and cared for.