

## Does Your Client's Estate Plan Address These Issues?

		Yes	No
1	<b>Incapacity Planning.</b> Does your client have durable powers of attorney for health care and financial decisions?		
2	<b>Protection of Minor Children.</b> Does your client's will appoint guardians for children? Is there a trust for children's assets? Is there sufficient life insurance in place?		
3	<b>Credit Shelter Planning.</b> Does the estate plan provide for maximum use of your married clients' individual estate tax exemptions through use of a credit shelter trust?		
4	<b>Family Heirlooms.</b> Does the estate plan include detailed provisions for disposing of family heirlooms that could cause disputes after client's death?		
5	<b>Blended Families.</b> Proper planning permits the deceased spouse to provide for the surviving spouse during his or her lifetime, but ensure that trust principal reverts back to the deceased spouse's children from a prior marriage.		
6	<b>Inheritance Protection.</b> Does the estate plan provide asset protection to beneficiaries? The Inheritance Protection Trust can be designed to afford greater asset protection (from lawsuits and divorce), to protect the beneficiary "from himself," and to provide incentive for particular achievements or conduct.		
7	<b>Special Needs Trust.</b> Does the estate plan include a Special Needs Trust option for inheritance given to a disabled heir? A Special Needs Trust is intended to prevent a beneficiary's inheritance from making the child ineligible for government assistance such as SSDI payments.		
8	<b>Protection of IRA Assets.</b> Does the estate plan maximize the tax-deferred growth of client's retirement accounts after the client is deceased? Tax-deferred compounding over the lifetime of a trust beneficiary can result in significant increased value to the beneficiary over time ("Stretch IRA"). In addition, these provisions can provide a level of asset protection for the retirement account beneficiary that could not be achieved outside of the trust.		
9	<b>Trustee Guidelines.</b> Does the trust agreement include any guidelines regarding how to distribute assets from continuing trusts to beneficiaries? Trustees need as much direction as possible to interpret standards of distribution. Trust provisions should be added and customized to ensure your client's intent is carried out.		
10	<b>Estate Tax Planning.</b> For clients with large estates, does the estate plan include the use of estate tax planning strategies?		



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