



Winter, 2010-2011

PLANS THAT WORK. PEOPLE WHO CARE™

TO DO NOW:

It's time to renew our mutual commitments to doing what it takes to make sure your estate plan works. We appreciate the confidence you place in us by allowing us to serve you for another year. To assure uninterrupted and efficient services, please do the following...note the dates and deadlines:

1. Select the best date and location for you to *attend* an **Annual Family Reunion™** (AFR), mark the enclosed yellow renewal form, and **return it immediately with your annual membership fee** (also note the date on your own calendar and keep it clear of conflicts!)
2. Start working on updating the enclosed **Asset Review Report™** and return it to us by January 31, 2011. Add and delete items; update the dollar values; be sure to send new **Red Check Review™** paperwork for any new assets you put on the report (see the lime-green sheet).

The **Annual Family Reunion™** is the "hub" of our annual maintenance services. We will update the contents of your **LifeSpan Client Organizer™**, preview the calendar of the 'optional' programs (**Family Education Programs™**, **Technical Training Programs™**, **Bridge-BUILDER™** events and **Community Builder™** events), provide a brief update on estate planning law, and give you practical suggestions for keeping your plan operating as it should to accomplish your goals. *All that and radical tax law changes... Who would dare to miss the AFR?*

Return of the Death Tax!

You survived 2010...which means you again face the death tax! After a one-year "death of the death tax" the federal death tax has been resurrected! What will Illinois do in response? Reinstate its death tax at the roughly 14% we saw in 2009? Who knows? But our LifeSpan clients' plans will adapt! *See page 5.*

Wrapping Up The Year...

2010



Thank you for making 2010 a successful year for your Team at The Estate Planning

Center. Another year flew by, and we still have a business to deliver on all of our long-term promises to our clients and their families! A few highlights of the year for you are:

Made Simple Series™ Our redesigned Family Education Program™ called the "Made Simple Series™" is off to a roaring start. Many clients and family helpers attended these in June, September and November, and offered great reviews (more on p.2).

Largest LifeSpan Firm! The numbers are not all in yet, but it appears that our firm now has the largest number of LifeSpan clients in the country.

New Associate! Perhaps the biggest *news flash* we have for you is that **SAMUEL COLLINS**, from White Hall, Illinois, is starting in January as **our new associate attorney!** Sam is experienced in estate planning and settlement, as well as various kinds of litigation. The litigation he is leaving behind, but we do expect him to immediately go to work in our trust and estate settlement department!



Have you Read...

The great piece added to your LifeSpan Client Organizer™ at the 2010 AFR, called **EDUCATION SUMMARY & ACRONYM DICTIONARY?** If not, you really ought to spend a few minutes of leisure reading time on it. You will find it in **Tab 5** of the Client Organizer™. Even our own office team found it to be a helpful overview of what we provide our LifeSpan™ client families!



Settlement Made Simple™

Our new **Made Simple Series™** lifted off in 2010 and got great reviews! As you may recall, our **Family Education Program™** now consists of the following five presentations, called the **Made Simple Series™**:

1. **Estate Planning Made Simple™**
2. **Disability Transitions Made Simple™**
3. **My Spouse's Estate Made Simple™**
4. **Receiving My Inheritance Made Simple™**
5. **Receiving Wisdom Made Simple™**

In a bit more detail:

1. Estate Planning Made Simple™ forms the foundation and is available every month. Check our website for the **Introductory Workshops** schedule. This is the same workshop that new prospective clients attend, an *overview* of our unique planning process.

2. Disability Transitions Made Simple™ is offered at your convenience—via a recorded webinar, available to you anytime on our website! We will be presenting our own live presentation in 2011, the date to be announced at the AFR.

3. My Spouse's Estate Made Simple™ is for our married clients, to answer the question, "what happens when my husband or wife dies?" Rick Randall's version is available via recorded webinar on our website. We are also planning a new, live presentation in 2011.

4. Receiving My Inheritance Made Simple™ was presented on June 19 in Salem and repeated in Terre Haute on September 9. Our impression of the attendance was, "wow, great crowd!" But as we look at the numbers we realize that only 10% of our clients had family Helpers in attendance. This program is the most focused on *what is involved in the settlement of a client's trust and estate at the time it is being divided up for the children and other beneficiaries*, so watch for the next presentation to be scheduled, and push, pull, drag or drive your family to attend!

5. Receiving Wisdom Made Simple™ was the first program of its type, held November 27 in Salem. The attendees were about equally split between clients and helpers, and really engaged in the activities we had for them. Here, I'll let you read what they had to say →

These two are available now on the internet, anytime!

"The statesman who should attempt to direct private people in what manner they ought to employ their capitals, would ... assume an authority which could safely be trusted, not only to no single person, but to no council or senate whatever, and which would nowhere be so dangerous as in the hands of a man who had folly and presumption enough to fancy himself fit to exercise it." - Adam Smith

Losing a Loved One:

Five Reasons to Hire An Attorney

Do you realize that in addition to helping our own LifeSpan™ clients with settlement and administration of the trusts and estates *we* planned, we also assist people settle *estates that we did not* plan. Our new attorney, Sam Collins, is going to immediately pick up some of that part of our work load, and we welcome the opportunity to assist families with this type of work.

After losing a loved one, sometimes the question is "do I need an attorney?" Maybe a better question is "should I?" How would you benefit, if you are an

Executor or Trustee? How would your family benefit? Here are some reasons to hire an attorney to assist with the legal and financial details after a loved one's passing.

1. To get your thoughts together.

Sometimes just getting started is overwhelming. Maybe one meeting with the attorney will help set you off in the right direction.

2. You need legal help.

continued ...

Attendees said about

Receiving My Inheritance Made Simple™:

Good use of time. Lots of information but it didn't seem too much or overwhelming. <> The visuals were great! Information about our trusts became clearer to me through this presentation. <> Informative, engaging as always. <> Very important new information was presented as well as a very good review of overall information in regards to the trust process. <> A "must attend" program for Helpers. <> Very well presented. Just need to get next 2 generations here to one of the presentations. <> Curt is a Great Speaker! I enjoyed this presentation more because of the specific information provided. Information on a particular topic is easier to retain. <> It all makes increasingly good sense.

and about **Receiving Wisdom Made Simple™**:

Thought provoking, informative. Give starting points for which to have family discussion. <> We were well pleased with the program today. It will give us lots to dwell on. <> Great ideas and suggestions for story telling. I would love to see some of these ideas sent as email reminders once or twice a year to keep the ideas alive. <> Very thought provoking. <> Great program! Very thought provoking and inspiring. It gave me some good ideas to use at our Christmas gathering. Thanks. <> The discussions took us out of our comfort zones, which is a good starting point. Thank you

Sometimes court action is required in probate, or addressing a legal dispute. In these cases, you do need an attorney, unless you really want to wade into the legal system on your own. Remember that as Executor or Trustee, you are accountable to all heirs, beneficiaries and creditors of the estate! So you dare not take a chance of not doing it right.

3. To reduce your stress. When someone passes, there is business to take care of. I just mean personal business, the kind we all deal with in our lives—except for the deceased person, you are accountable to others, not just yourself. Paying bills, getting income, investing money, filing tax returns, etc. Some of these you could take care of on your own. But sometimes you may want to delegate them. At The Estate Planning Center, we deal everyday with banks, investments, life insurance companies, and real estate questions. We know how to maneuver through all the asset transfers. We understand what those companies need, how their forms need to be filled out, how to get past a difficult customer service representative. Maybe you want to delegate some of that to us.

4. To get the job done right. Many people own annuities and IRA's. Those are potential potholes for the family. Many times we have seen a family try to handle an estate on their own, only to pay tens of thousands of dollars in extra income tax that could have been avoided or delayed with some timely legal advice. That's just one example. In many families, the attorney's fee will pay for itself in *avoided* legal, financial, or tax mess-ups that could haunt you later. In addition, if you are the Executor or Trustee and you mess up something, the liability can come back on you later to repay the lost funds.

5. To reduce conflict. Even the closest families will have a potential for conflict after losing a loved one. The grieving combined with the stress in an unknown situation often results in siblings butting heads. In those cases, an attorney who can help guide the process and talk straight to any family member with unreasonable expectations will be a big help.

[The above article was adapted from writings of our colleague David Edwards of Springfield. Thanks, Dave!]

"In times of profound change, the learners inherit the earth, while the learned find themselves beautifully equipped to deal with a world that no longer exists." - Al Rogers

Education Update

- Gayla Ball -

Warm Greetings to everyone! Yes, it is beginning to look a lot like Christmas and I love it! Our home is full of activity as my family makes special memories together preparing for Christmas programs, parties, concerts, baking...and did I mention shopping?

Actually, the best part is celebrating the birth of Jesus Christ, the real "Reason for the Season"

Here at The Estate Planning Center, we kept quite busy this year "educating" our LifeSpan™ clients and their helpers with our various programs.

AFRs: We kicked off 2010 with our **Annual Family Reunions™ (AFRs)** in the spring. Not only is this a great opportunity for our clients to receive important information and update Client Organizers, but I enjoy visiting and "catching up" with so many of you. When you attend the AFR, you get a preview of all other programs we are offering for the year, which helps you decide what other "optional" programs you might find useful to attend.

Family Education: Something new this year was **Receiving Your Inheritance Made Simple™** and **Receiving Wisdom Made Simple™**. Both programs were well received by not only our clients, but also their Helpers. (Many of their comments are on page 2; take a look!)

CUPs: And of course this was the year to update our "EVEN" clients at the **Client Update Programs™ (CUPs)**. So, those of you who are "ODD" will be updating your trusts with personal and legal changes in 2011. Curt says it looks like some *major revisions* are likely if the current tax proposals go through.

Client Organizer: A tool you may find useful is the **EDUCATION SUMMARY & ACRONYM DICTIONARY** we added to Tab 5 of the Client Organizers™ this year. It is a great reference that explains each of the education programs offered by The Estate Planning Center.

DVD Library: Keep in mind we do have a library available with our programs on DVD that you may borrow or purchase. As we always say, watching a DVD is a poor substitute for attending the actual program, but at least provides an alternative you or your family can take advantage of.

Reservations: Another important reminder, **ALL** of our various programs require a reservation. Due to limited seating, preparing handouts, or personalized material, it is imperative that we know who is coming. We often have a waiting list, so as a courtesy to others, if you are unable to attend, please notify us ASAP.

continued ...



If you ever have questions about any of our education programs or need settlement assistance, please feel free to email or call me. Be sure to have your LifeSpan Client Organizer™ within reach when you call!

Have a Very Blessed Christmas! *Gayla*

Makes you think: "If you got something for nothing, someone got nothing for something."

The Manager's Musings

- Sarah's Column -

What a year it has been as I gave birth to my first child, **Emily Grace Rupe, on June 12th**. Everyone told me "a child will change your life forever"...they were right and I couldn't be happier! Gayla and Sherry did a fabulous job while I was out and I am very grateful to them!

I'm really excited about our new workshops that many of you took advantage of attending! We will be rolling out our calendar with the events offered in 2011 at the AFRs, so be sure to make your reservation soon! Speaking of reservations, as Gayla mentioned, it is essential that you make reservations for ALL of our events. We go thru a lot of work preparing for each and every workshop and we must know who is attending ahead of time. Thank you for your consideration.

CUPs and EPRWs: This year's CUPs (Client Update Program™) went well for those who followed our process. As you'll recall, early this year at our AFRs I reminded you about the EPRW (Estate Planning Review Worksheet) that we mail out ahead of the CUPs for you to review and return to us to prepare for the CUP. I just want to remind those ODD YEAR clients (to prepare you for your CUP in 2011!) that when you receive these in the mail, review and return them as soon as possible so we can include your requested changes in your plan at the CUP. Even if you do not have any changes, please indicate so by checking the appropriate box, sign where provided and return to us. We need these EPRWs for our files even when you want no changes; it helps to create a record of your wishes, to help prevent anyone contesting or disputing your plan in the future.

PLEASE DO NOT wait until you arrive at the CUP to review and note changes on the EPRWs we hand out that day. If you come into a meeting and then request changes, we cannot get the changes made that day and (see our Service Commitments – Tab 1 of Client Organizer) can only commit to getting them made for

you within the next 60 days after the CUP. Then it will be up to you to find witnesses and a notary public for your signing, which is sometimes a hassle finding 3 people (unrelated to you) to witness.

A final note about CUPs: we are always finding and bringing routine "legal updates" for your documents, ready to sign at the CUP meeting. The EPRW is intended to be an easy-to-use tool for you let us know "personal updates" which we can also bring to the CUP meeting, so your plan is both "legally" and "personally" updated no less often than every two years.

Junk Mail? No Way! One major issue that keeps resurfacing is clients receiving mail from us and simply setting it aside (perhaps in the junk mail pile?). Our mail frequently has **dated material** in it and/or **specific instructions**. Please open our mail immediately and follow thru as requested in a timely fashion. If we care more about your plan than you do, your plan still won't work! If we are doing our part and you are not doing yours, the process will not work! We try to keep our annual service fees as low as possible, and, in order to do that, **we need your help!** If a team member has to make numerous attempts to follow up with you, it increases the workload and will consequently increase your annual fees. Your annual fee is not a money maker for us and to be truthful, we only hope to break even with the services we provide for that annual fee. Please help us keep your services high and fees low!

Summary of reminders:

- ❖ Make reservations for all events!
- ❖ Read our mail and respond!
- ❖ If you change your email address, please let me know. Email me at sarah@tlcplanning.com or call to let us know.
- ❖ Carry your Docubank® card in your wallet. If you are hospitalized, show the admissions personnel your card and they can, with one phone call, have access to your health care directives. Remember, this service is provided annually at no additional cost to you!

Give me a call if I can help you in any way, and be sure to have your LifeSpan Client Organizer™ within reach when you call!

Sarah

Timeless Wisdom: Come now, you who say, "Today or tomorrow, we shall go to such and such a city, and spend a year there and engage in business and make a profit. Yet you do not know what your life will be like tomorrow. You are *just* a vapor that appears for a little while and then vanishes away. Instead, *you ought* to say, "If the Lord wills, we shall live and also do this or that." James 4:13-15 NAS

"There is no worse tyranny than to force a man to pay for what he does not want merely because you think it would be good for him." - American writer Robert A. Heinlein (1907-1988)

Estate and Trust Settlement

- Gayla Ball -

As many of you know, I serve as our Settlement Coordinator. Dealing with the loss of a loved one is not easy. No amount of planning can make it easy. Proper, proactive legal planning helps...but the responsibilities that must be undertaken are almost always new and different from anything you've experienced.

Working with the surviving spouses and the children or other "helpers" during this process, I see how much more smoothly the transfer of wealth and wisdom goes for the clients and helpers that have taken advantage of the training and tools we offer. It is hard to really communicate just how stark the difference can be between the families that are well prepared and those that are not. To us, well prepared means much more than just having your legal documents up-to-date...that is pretty much a given for all of our LifeSpan™ clients. Rather, I am talking about being well-prepared by:

- Attending our Family Education Programs™
- Parents communicating openly with the children/heirs about what you own, how it is titled, and what are your wishes and intentions
- Children communicating openly with parents, inviting them to share their wisdom, experiences, and values
- Children actively supporting the parents' involvement in the plan maintenance activities

Curt likes to point out that since there is only one death settlement for every living person, on an average, each person will only be responsible for (i.e., be the Trustee or executor in charge of) one estate settlement in your lifetime. So when you are doing it, you probably have never done it before. We, on the other hand, are working with typically a dozen families at any given time, advising and guiding them through the settlement process. Would it sound too pushy for me to say "take it from me, it really makes a difference!"

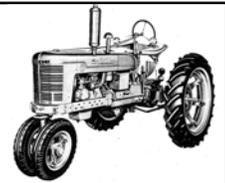
I must admit, I am looking forward to having Sam Collins, our new associate attorney, join us in January. Sam is going to be taking an active role in everything we do, but his emphasis early on will be in the settlement area. As you might imagine, this is one of

the fastest growing areas of the practice, as clients age and the plans actually are being put to the test.

Speaking of a test, this is our newsletter readership test. As you know, we often give out prizes to encourage people to read our newsletter. This year, if you will give us a call and try to guess the name recently given to our LifeSpan™ logo "stretchy guy"! Since we know you read this part of the newsletter, you'll be entered into a drawing...and of course you don't have to guess correctly, but there may be extra points for that! ☺

I believe that people don't care how much you know until they know how much you care."

Richard H. Ferguson
1936-2008



Five-year-old Wisdom

The Sunday School teacher was trying to make a point. "If I got all of the money out of my bank account and gave it to the church, would that get me to heaven?" she asked the room of 5 and 6 year olds? With a bit of encouragement, the whole room responded "No."

"If I do lots of good deeds for my family, and for my neighbors and friends, would that get me to heaven?" she asked. "No" the whole room said loudly.

"And if I gave up any other work, and volunteered only for the church, and gave all of my time visiting shut-ins and those in the hospitals, would that get me to heaven?" "NO!" the children all chorused. "What if I even became a missionary and went to Africa to spread the gospel, would THAT get me to heaven?" "NO!" they all shouted.

"What DO I have to do to go to heaven?" she asked.

One of the newer boys excitedly shouted from the back of the room, "You gotta be DEAD!"

Everybody wants to go to heaven, but not just yet!

"If we will not allow them, our windows on the world will neither expand with discovery, correction, truth, or faith. ... Truth is often bigger than what we see. ...If we are willing to let God transform the world before our eyes, there will be windows further opened, dynamics that move us deeper into the divine presence, and signs of God's existence that change us completely." - Jill Carattini, RZIM



Did we mention you should have your LifeSpan Client Organizer™ within reach whenever you call?

The Obama-Republican Tax Deal

The President announced last week that he struck a deal with the Republicans in Congress: if they agree to another extension of unemployment benefits—and he says they will—he will agree to extend the so-called Bush Tax Cuts for two more years.

But *not all of* the Bush Tax cuts. The 2001 Tax Act eliminated the death tax in 2010. Will that be extended? Nope. Death tax is being resuscitated.

THE GOOD NEWS: Without any action, the picture was bleak. Income and capital gain tax rates jumping across the board, and the estate tax returning to take 45% to 60% of all assets over \$1,000,000. Both Democrats and Republicans seemed to agree that this was unacceptable.

Washington's "deal" –if it ultimately becomes law, which was promptly called into doubt by an overwhelming "just say no" vote of the Democrats in the House—will set the federal estate tax exemption at \$5,000,000 per person, with a flat tax rate of 35% on all excess assets.

With foundational estate planning such as most of our clients have in place, a married couple will be able to transfer \$10,000,000 to the next generation free of tax. With what we call "GST" (Skips Taxation at the kid's Generation) planning you can assure that the \$10,000,000 plus all future appreciation (after your deaths) can pass tax free forever through subsequent generations. If you have such a plan in place and die under this tax law, \$10,000,000 of family wealth escapes the IRS permanently. Very nice...if you die in 2011 or 2012.

THE BAD NEWS: ONLY TWO YEARS:

Washington's "deal" makes the \$5,000,000 exemption effective only for two years...then we go back to \$1,000,000. (If you doubt it will happen, read the President's speech and see *how emphatic he was* that the estate tax provisions and tax cuts for top 2% of Americans "will be temporary.") This is worse than the 2001 Tax Act, when we, for 9 years, kept thinking the exemption is going up, up, up, and *surely* they will lock it in at no less than the \$3,500,000 that came into effect in 2009? *Surely*



they wouldn't let it drop back to \$1,000,000 in 2011, *would they?*

The most frustrating thing about this has to be the uncertainty, especially for our married clients with an estate of between \$2,000,000 and \$10,000,000, or singles with half those amounts. Most of the planning strategies that reduce or eliminate taxes on estates in excess of the exemption requires years of implementation. We discussed these in length at the ADVANCED TAX PLANNING program November 8 and 9, which many of you attended. So the million dollar questions—pun intended!—are, "Am I over the exemption?" and "What will the exemption be?!"

What it boils down to is, do you bite the bullet and go ahead and implement the more advanced strategies? They involve advanced planning fees and will complicate your life at least somewhat; but they would give you significant peace of mind, knowing that regardless of the politicians' whims, you have assured they *can't* get as much of your estate.

ILLINOIS' WILD CARD: There is another sleeper in this equation: the Illinois' estate tax. Prior to 2009, Illinois only taxed estates that were large enough to incur the federal tax. But when the federal exemption went to \$3,500,000, that was more than Springfield could take. Illinois' taxed all estates over \$2,000,000 that year, at a rate of around 14%. Then the Illinois tax expired in 2010 with the federal tax. It seemed apparent to most of us that they were waiting to see what the feds would do.

On what estates will Illinois reinstate its estate tax? I have no idea. But I know that as it happens, we will keep you apprised, and will work to help eliminate or minimize the effects of Springfield's voracious appetite if and when aimed at your estate!

THE BASE PLAN IS UNAFFECTED: This uncertainty really doesn't change some of the key things that our clients have overwhelmingly done. You can still assure:

1. that a couple can pass twice the amount of the estate tax exemption—whatever that is—tax free;
2. that the amount you leave will be protected from estate taxes at the deaths of your children, grandchildren, and so forth (GST planning);

continued ...



Did we mention you should have your LifeSpan Client Organizer™ within reach whenever you call?

3. that your estate will avoid probate, significantly reducing transfer costs (make sure your trusts are fully funded! Check your Asset Review Report™);
4. that your estate, when your heirs receive it, will be protected from divorces, lawsuits and other predators (School Bus Trusts, if you please); and
5. that the estate will be divided fairly, which is not necessarily equally for those family businesses, family farms, and other circumstances that make each family unique.

That much planning does not depend on what the estate tax exemption is at your death.

WHAT DOES IT ALL MEAN? Everyone should have the foundational level of planning.

If you are married and your estate is at or nearing seven million, or single with an estate half that size, you should also start implementing advanced planning strategies, being careful to *retain appropriate control and flexibility*. (Also, see the Silver Lining below.)

On estates between two and seven million (or half that size for singles) check your pulse, and decide how much risk you want to take. Consider taking some proactive steps—advanced tax planning to reduce the taxable portion of your estate—to create some breathing room between you and whatever comes from Washington in the future.

SILVER LINING: A HUGE OPPORTUNITY: One very important provision in what we have seen as a “Senate Full Summary” of the proposal is that it would “reunify” the gift tax exemption with the estate tax exemption. The “proposal sets the exemption at \$5 million per person and \$10 million per couple and a top tax rate of 35 percent for the estate, gift, and generation skipping transfer taxes for two years, through 2012.” What’s that mean?

From 2001 to 2010, even though the “death” tax exemption was going up, up, up (\$1,000,000, then \$1,500,000, then \$2,000,000, \$3,500,000) and away (2010) the amounts you could give while living (gift exemption) never went above \$1,000,000. During those years, as we considered whether the 2011 law

would let the death tax exemption drop back to \$1,000,000, few clients seriously considered using their lifetime gift tax exemption of \$1,000,000 since it reduced, dollar for dollar, their eventual death tax exemption. Give \$1,000,000 while living or at death, but you couldn’t do both, so might as well wait to see if the death tax exemption really does keep going up...or drops back down. The only way to take advantage of the higher exemption *was to die* while it was in place (i.e., \$3.5 million in 2009).

But “reunification” means making the lifetime gift tax exemption equal the death tax exemption: each at \$5,000,000. Now, as we look ahead and dread the possible dropping of the death tax exemption to \$1,000,000 (depending on who controls Washington after 2012) *there will be something you can do* to assure that much more of your estate is transferred tax free!

If this proposal becomes law, I believe *every client with an estate of around \$3,000,000 or more should take advantage of this two-year window* and move a significant portion of their estate, tax free, to

irrevocable trusts that will be *perpetually exempt* from transfer taxes. Think of all the planning advantages that we have promoted and built into estate plans over the years, mostly to take effect only *after you die*: lawsuit protection, divorce protection, and generation-after-generation transfer of the assets without estate or gift taxes or probate proceedings. If this proposal becomes law with the reunification provision, these advantages can be implemented now while you are still living, looking on, and even managing it all!

Given the undesirable parts of this proposal, let’s hope that at least this very beneficial “reunification” provision is included. **Don’t miss the 2011 AFR.** We’ll be giving you the latest news and opportunities on this topic, I’m sure!
Curt

Gipper Wisdom
selected quotes from Ronald Reagan

We are a nation that has a government—not the other way around. And this makes us special among the nations of the Earth. Our government has no power except that granted it by the people. It is time to check and reverse the growth of government which shows signs of having grown beyond the consent of the governed.

Don't be afraid to see what you see.

Each generation goes further than the generation preceding it because it stands on the shoulders of that generation. You will have opportunities beyond anything we've ever known.



Deep Thoughts on Document Dump, Junk Mail and Great Mysteries of the Universe

- Sherry French -

Procrastination: What is Procrastination, you ask? Procrastination is avoiding doing things that need to be done or leaving things undone for as long as possible. My definition of procrastination is **Document Dump Day**. During my years at the Estate Planning Center, one thing has become predictable: within the month after we send out Asset Review Reports™ and ask you to update them, we will get about as much mail as we do the other eleven months of the year, most of it being Red Check Materials that our clients didn't think to send in during the year at the time they traded cars, or bought the CD, or opened a new investment account, etc. Around the end of January, my desk looks about like the picture above. HELP! It would really be doing me a great favor if you would send Red Check Materials in all year long—"as it happens"—instead of waiting until we remind you in the winter mailing.

My Tip to Reduce Junk Mail: Want to know how to reduce

Founders' Wisdom: "A Constitution of Government once changed from Freedom, can never be restored. Liberty, once lost, is lost forever." - John Adams

your junk mail pile? Stop putting anything you get from The Estate Planning Center in it! We don't send junk. If you are getting a lot of stuff from us, it is probably because we are trying to get something from you—like Red Check™ Material—to help make your plan work! When everything with your plan is in good shape, (i.e., fully funded!) we will only send nice things, like this newsletter...

Asset Review Reports™: It is the wonderful time of year again! I send out everyone their reports to review. I know you are so thrilled! Ha, Ha...ok, maybe not. I know this may be a dreaded task but it is important to keep your planning up to date. To match the task, I've stapled a *dreadful lime-green* reminder note on each report to remind you...if you do have new assets we need Red Check Material™ which is written evidence that the new asset is correctly in your trust. Located in your Client Organizer behind Tab 4 in Red Check Review™ Requirements is a complete list of the sort of paperwork we need to verify your new asset.

I urge you to review your reports and **zero in on any line item that does not have a check mark**. If any asset does not have a check mark, we have not been able to verify that it is titled in your trust. Assets left out of your trust will cause problems! It may require probate, at significantly higher fees for your family. It won't follow your plan and get the asset protection you had intended. We want your plan to work, and verified, full funding is critical to that mission!

Paid to Nag: My job description: Professional Nag! How many women can say they get paid to nag?



Call Me! Always feel free to give me a call if you have any questions or need help with anything. Be sure to have your LifeSpan Client Organizer™ within reach when you call!

May you have a Blessed Christmas and a Prosperous New Year.

Sherry