

ESTATE PLANNING DEFICIENCIES CHECK-UP

My firm is dedicated to providing the highest level of Estate Planning services to families in the Gallatin Valley, North Central Montana and throughout the Big Sky State. My clients include individuals, young families, and family farms and ranches. I'm licensed to practice law in Montana and Colorado.

WHY DO YOU NEED AN ESTATE PLAN?

Why do you need an Estate Plan? The number one reason people don't create an Estate Plan is because they believe their estate is too small. However, Estate Planning is for everyone because without proactive planning, Montana state law will determine how your assets pass, to whom they pass, and when they pass. This can lead to undesired results, and is perhaps the most costly way to pass assets to loved ones – even if those assets are small. An estate plan isn't just about tax and probate avoidance; it is about establishing a legacy and a clear process for your care and the care of your loved ones upon your incapacity or death.

A well-structured estate plan provides benefits in five key areas:

PEACE OF MIND	INCAPACITY	ASSETS	PROTECTION	TAXES
<p>Name guardians for minor children</p> <p>Appoint trusted people to manage your affairs</p> <p>Keep your affairs private</p> <p>Build a legacy to pass to your loved ones</p>	<p>Choose who will make emergency health care decisions for you in the event you are unable to do so</p> <p>Identify how you wish to determine if you are mentally disabled</p> <p>Care for you and your loved ones in the event you are unable to do so</p>	<p>Avoid delays and expense of probate</p> <p>Prevent possible will contests and disputes</p> <p>Designate beneficiaries on retirement plans and life insurance policies</p>	<p>Protect your children's inheritance if your surviving spouse remarries or from a divorcing spouse</p> <p>Protect assets passed to your surviving spouse and to your children's inheritance from creditors and lawsuits</p>	<p>Minimize possible federal and state estate taxes at your death (including taxes on your house, life insurance and IRA's)</p> <p>Maintain consistency with current tax laws</p>

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Circle One

Have you recently checked the beneficiary designations of your retirement plans and life insurance policies, and are you confident that you have not listed your estate or any minor children as either primary or secondary beneficiaries? Yes No Don't Know

Does your current estate plan provide creditor and lawsuit protection for assets passed to your surviving spouse? Yes No Don't Know

Does your current estate plan provide creditor and lawsuit protection for assets passed to your children's inheritance? Yes No Don't Know

Are you confident that your current estate plan is income tax efficient? Yes No Don't Know

Does your current plan protect your children's inheritance from a divorcing spouse? Yes No Don't Know

Are you satisfied with the persons you named as guardians of your minor children in your current plan? Yes No Don't Know

Are you satisfied with the persons selected as executor and trustee in your current estate plan? Yes No Don't Know

Are you confident that your executor, power of attorney, and successor trustee are prepared to act on your behalf when asked to? Yes No Don't Know

If you answered No or Don't Know to any of the questions, you can sign up for a no cost, no obligation Estate Planning consultation. Complete the bottom of this form and return it to us at the Bozeman address below. You can also email it to kristin@kristinbaileylaw.com or fax it to 888-391-2419. We will contact you to schedule a complimentary consultation.

If you have additional questions, please give us a call at 406-219-1254.

Client Name: _____ Date: _____

Email Address: _____ Phone: _____

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For You. Your Family. Your Land.