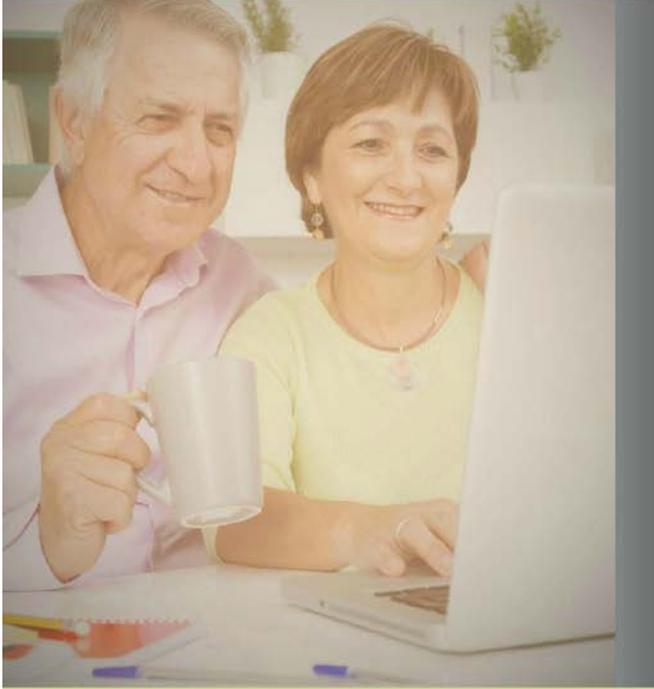


Sarasota Financial Group, Inc.

ESTATE PLAN CHECK-UP



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 to cause any problems. Estate planning, however, is for everyone. Without proactive planning, state laws will determine how your assets pass, to whom they pass, and when they pass. This can lead to undesired results, such as loved ones receiving assets in the most costly and inefficient manner possible – even if those assets are small.

An estate plan isn't just about tax and probate avoidance. It's 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 IRAs)</p> <p>Maintain consistency with current tax laws</p>



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Current Planning Questionnaire

The following questions will help you determine if your current estate plan is still sufficient to accomplish your goals of providing for your care during incapacity, protecting your loved ones, and passing your assets to whom you want, when you want, and in the way you want.

1. Do you have a properly executed will or trust in place?

YES NO DON'T KNOW

2. Do you have a current Durable Power of Attorney?

YES NO DON'T KNOW

3. Do you have a current Health Care Power of Attorney?

YES NO DON'T KNOW

4. Do you have an Advanced Healthcare Directive (a.k.a. Living Will)?

YES NO DON'T KNOW

5. Has your current plan been reviewed in the last two years?

YES NO DON'T KNOW

6. Does your current plan contain a customized plan to determine if you are mentally disabled?

YES NO DON'T KNOW

7. Does your current plan give instructions for your care and the care of your loved ones in your disability?

YES NO DON'T KNOW

8. Are you certain your current plan will minimize possible federal estate taxes at your death, taxes on your house, life insurance, and IRAs?

YES NO DON'T KNOW

9. If you have a revocable trust, is it fully funded so that none of your assets will have to go probate?

YES NO DON'T KNOW

10. Have you taken steps to avoid possible will contests and disputes during the administration of estate?

YES NO DON'T KNOW

11. Does your current plan protect your children's inheritance?

11.A. In the event you're surviving spouse chooses to remarry?

YES NO DON'T KNOW

11.B. From creditors?

YES NO DON'T KNOW

11.C. From lawsuits?

YES NO DON'T KNOW

11.D. From a divorcing spouse?

YES NO DON'T KNOW

12. Does your current plan protect assets passed to your surviving spouse?

12.A. In the event you're surviving spouse chooses to remarry?
 YES NO DON'T KNOW

12.B. From creditors?
 YES NO DON'T KNOW

12.C. From lawsuits?
 YES NO DON'T KNOW

12.D. Have you recently checked the beneficiary designations of your retirement plans and life policies?
 YES NO DON'T KNOW

13. Are you confident that you have not listed your estate or any minor children as either secondary beneficiaries of your retirement plans and life insurance policies?
 YES NO DON'T KNOW

14. Does your current plan name guardians for your minor children?
 YES NO DON'T KNOW

15. Are you confident your current plan is income tax efficient?
 YES NO DON'T KNOW

16. Does your current plan name an executor or successor trustee?
 YES NO DON'T KNOW

17. Are you confident your executor, power of attorney, and successor trustee are prepared to act on 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 meeting with us to discuss your specific needs and opportunities.

**Complimentary Estate Planning Consultation
To Schedule Your Own Confidential Meeting
Click the Button Below**



To Schedule your Meeting Call: (941) 927-1050