



LIFE & LEGACY



How To Protect Your Children's Inheritance Through Life

Meredith Weil, Esq., Personal Family Lawyer®

If you have a current estate plan, I'll bet you plan to leave your assets to your children outright and unprotected by age 35.

If that's the case, you've overlooked an incredibly valuable gift you can give your children (and the rest of your descendants for generations); **a gift that only you can give them.** And a gift that, once you've died and left them their inheritance outright, is wasted and cannot be reclaimed.

Leave your kids a nest egg protected from lawsuits, divorce, and estate taxes.

Now, you can leave what you've worked so hard to build to your children so that it stays protected so that if they ever get divorced, what you've worked your whole life to create, will not be lost to your child's future spouse. And, if your child is ever involved in a lawsuit, for example, after a car accident, a business transaction goes bad, or anything else, what you leave to your child will be protected.

The best part is that if your child has their taxable estate when they die, your planning now will save your family 45 cents on every dollar handed down from one generation to the next.

Save your family 45 cents on every dollar at each generation.

This adds up fast! For every million dollars you leave outright to your children, your grandchildren could receive only \$550,000, with \$450,000 going to the government ... unnecessarily.

So, if you want to know that everything you've worked so hard to create will stay in your family for generations to come and not be lost to outsiders, leaving your assets to your children protected instead of outright is the way to go.

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Monthly Offer: Your Pot of Gold is Waiting for You in My Office!



About Meredith Weil, Esq., Personal Family Lawyer®

"I became a Personal Family Lawyer® because I wanted to make a real difference in the lives of my clients. Before making any major life decisions, you can get legal advice from your very own Personal Family Lawyer®! Let's talk!" Call us at 305-792-8177.

WHAT'S COOKING



COURGETTES FRITTATA

- 3 tbsp olive oil
- 1 courgette, sliced
- 2 cloves garlic, thinly sliced
- a large pinch dried chilli flakes
- 4 eggs, beaten
- 100g goat's cheese
- 1 spring onion, thinly sliced
- leafy green salad, to serve

• STEP 1

Preheat the grill. Heat the olive oil in a 20cm ovenproof frying pan and add the sliced courgette. Fry for 4-5 minutes over a high heat or until browned. Add the garlic and dried chilli flakes, and cook for 1 minute.

• STEP 2

Lower the heat to medium. Tip in the eggs, and season generously. Cook until set around the edges.

• STEP 3

Dot the top with the goat's cheese and slide under the hot grill. Cook until browned on top then scatter with the spring onions and serve with a leafy green salad.

A delicious and healthy meal in 20min.

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How To Protect Your Children's Inheritance Through Life

But how will my kids get to use what I leave to them?

Here's the best part about leaving your assets to your children in a Lifetime Asset Protection Trust. Not only is what you leave protected, but your children control what you leave them when you decide they are ready.

After your death, the assets you leave behind will pass to your children (and your grandchildren, great-grandchildren, and so on for

successive generations) in a Trust that your child controls as the Trustee of the Trust. You can decide when your child is mature enough to act as a Trustee.

As the Trustee of the Trust, your child decides how what you've left is invested and what to do with the Trust assets. And your child will even be able to determine the amount of control vs. the amount of asset protection he or she wants based on his or her specific circumstances.



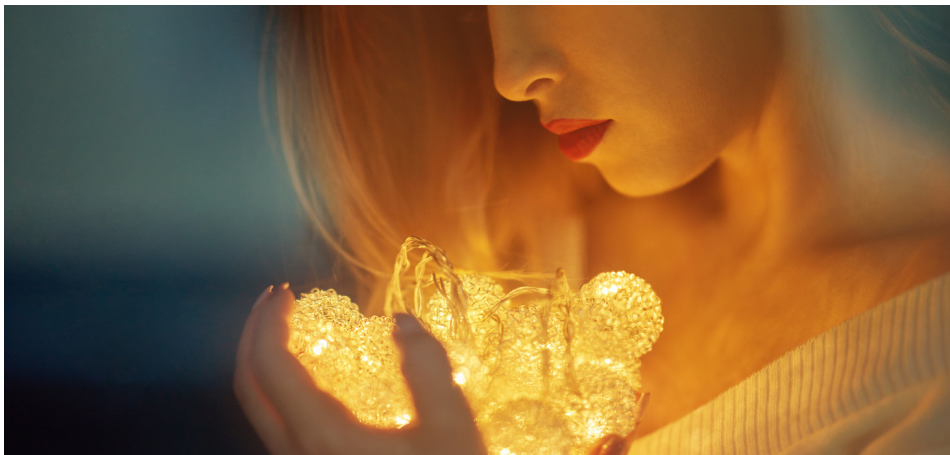
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Is this still important if I don't have much money?

If you only leave your children a small amount of money, this is still incredibly valid for protection. Some might say it's even more important because your family has less to lose to taxes, lawsuits, and divorce each generation. And the impact of such losses is much greater.

A mere \$1,000 protected can become millions for the people you love.

Secure your family's future today by speaking to us, your Personal Family Lawyer®. We review estate plans and inherited funds with you, ensuring that all legalities are in place so generations can enjoy the benefits according to your wishes. Don't wait, get peace of mind now - contact us today to get started.



CREATE A GOLDEN LEGACY FOR YOUR LOVED ONES IN MARCH

This March, I will be your personal luck charm and give you the magic keys to leave your loved ones with a big pot of gold at the end of your rainbow rather than leaving the people you love with a heavy (or even empty) bag of rocks.

Call my office to schedule a Life & Legacy Planning Session this March, and let's meet so you can see just how much luck you can create for yourself and the people you love when you have a lawyer and trusted advisor by your side, protecting your family's wealth now, and throughout the rest of your life.

Q & A

QUESTION:

Can I leave my 401(k) to my minor children when I die?

-Pondering Parent

ANSWER:

Dear Pondering:

Though you can technically name a minor child as a beneficiary of your 401(k), IRA, or other employment-sponsored retirement accounts, it's never a good idea. Minor children cannot inherit the account until they reach the age of majority—which can be as old as 21 in some states.

If a minor is listed as the beneficiary, upon your death, your retirement account would be distributed to a court-appointed custodian, who will manage the funds (often for a fee) until the age of majority. If you want your child to inherit your retirement account, you should set up a trust to receive those assets instead.

You can then name a trustee to manage the account until your child comes of age. By doing so, you get to choose not only who would manage your child's money, but within the trust's terms, you can stipulate how and when the account's funds should be distributed and used, which can help them from being lost or squandered.

As your Personal Family Lawyer®, we can help you create a trust to hold your 401(k) for your minor children to ensure your heirs get the maximum benefit from your retirement savings.