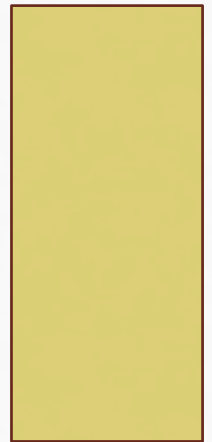


ESTATE PLANNING: GETTING STARTED

GLOVER RUSSELL, P.A.



WHY WORRY ABOUT ESTATE PLANNING NOW? CAN'T IT WAIT?

- Life is Unpredictable
- Tax Considerations
- Asset Protection
- Control Your Future
- Leave a Legacy



FAILURE TO PLAN - WHAT'S THE WORST THAT COULD HAPPEN?



- Higher Taxes
- Family Conflict
- Unanticipated Expenses
- Unintended Beneficiaries
- Unscrupulous Individuals
- Risk Leaving No Legacy
- Long-Term Care



HOW TO PLAN: THE ESTATE PLANNING TOOL KIT

- Wills, Trusts, and Will Substitutes
- Durable Power of Attorney
- Advanced Health Care Directive
- Asset Ownership
- Life Insurance, Retirement Plans, and Investments
- Beneficiary Designations
- Business Entities
- State/Federal Government, Veterans' Benefits
- Long-Term Care Planning



OIL, GAS, AND OTHER MINERAL INTEREST CONSIDERATIONS

- Leases and Participation Agreements
- Deeds, Assignments, Division Orders
- Valuations
- Land Record Searches
- Protections for Surface Interest Owners
- Lifetime Gifting Techniques
- Intestate and Testate Succession
- Taxation
- Out-of-State Interests/Owners



WHAT SHOULD I DO?

- PLAN NOW! There's no time like the present.
- Speak with a professional about the best options for you.

