



Trust and Estate Planning News and Updates

The Good News, Updates, and Important Information From Your Friends at **Unruh, Turner, Burke & Frees.**

utbf.com/trust-estate | paestateplanners.com | paelderlawsolutions.com

Are You An Executor? Have You Named One Or More Executors In Your Own Planning? | By David M. Frees, III, JD

If so, you're probably wondering what the job involves and how to avoid the many problems, pitfalls, penalties and liabilities that face executors in estates of any size.



And, you may want your own executor to know, in advance, what to do, how to do it, and how to hire the right people to help...and at the right price.

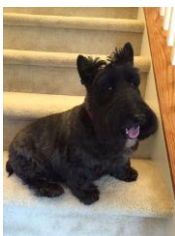
We know that executors are often overwhelmed, not just by the loss of a loved one, but also by the magnitude and complexity of the executor's role.

So, to help our clients to pick the right executors and to make sure that those executors have a jump on understanding the job and how to do it well, while reducing costs, we created an Executor Training Teleconference. Thanks to all of you, over 70 clients, who registered and attended. Whether you were able to make it or not, we heard from many of you that you'd like a local and "in person" attorney-led executor workshop and training.

Since so many of you want to make sure that either 1) you are prepared to be an executor or 2) your own executor(s) understand the job, what has to be done by when, how to avoid liability and penalties, and how to reduce costs and fees we are creating a 1/2 day "Executor Training".

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PEOPLE AND PETS | Featured this issue are Haggis (the very adorable pup of our client Deborah Francis), Mac (on vacation in Cape May with owner Bonnie Francis) and Lucky (precious kitten of our own Denise Fox)! A UTBF journal is on the way for sharing! Send your pictures of travel, pets or milestone to lsnyder@utbf.com to win a UTBF journal. See Page 2 for a very special milestone picture!



SUMMER 2019

Highlights In This Issue

- Page 1 – Executor Boot Camp! Make Sure You Know How To Protect Yourself And Save Your Heirs Money
- Page 1 – Enter To Win! Send Us A Pic.
- Page 2 – Gratitude – It's Good For You.
- Page 2 – Free Attorney Time. WHAT?! Make Sure You Get Your Questions Answered.
- Page 3 – Avoiding 4 Common Estate Planning Mistakes
- Page 4 – Summer Recipes That Will Boost Your Casual Dining Game.

Who is this cute baby? Find out on Page 2!



Our office is located at 120 Gay Street, Phoenixville, PA 19460 | Tel (610) 933-8069
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Complimentary Attorney Call In Hours - Wednesday, July 17, 2019 - Save the Date

Have a quick question about your estate plan, elder law, being an executor or trustee, and/or changes in the estate or inheritance tax laws?

CLIENT BONUS CALL IN HOURS:
July 17 from 1:30 pm to 3:00 pm.
Dial 610-933-8069 to get your free call.
This is an exclusive UTBF client benefit.

We've set aside time on Wednesday July 17, 2019 as a **bonus for our existing clients. This time is limited and is on a first come/first served basis.** You will have up to ten minutes of free attorney time, but note that charges may apply if you need formal legal representation or help. You will never be charged unless you agree to the fee in advance.

Executor Training (continued from Page 1)

We are considering Phoenixville or West Chester as locations and the date will be a Tuesday in the fall. We expect the event to run from 9 am – 12 pm and participants will receive a number of our executor guides and resources for free as bonuses for attending.

If you want to lock in a spot, to grab the extra bonuses for early registration, and to get the super early bird pricing for the event, just call Lisa at (610) 933-8069. **The first 10 to register can also bring a guest at no charge and will get our Trustee Manual (value \$297.00) and all executor bonuses for free.**

Regular Pricing for this training is \$297, our Super Early Bird pricing is only \$97.

FALL LIVE EXECUTOR TRAINING - SUPER EARLY BIRD PRICING ONLY \$97

1) Call 610-933-8069 reserve your spot – first 10 to call can bring a guest at no additional charge

2) You will be informed when date and time is set, if you can still participate, we will collect the \$97 fee for the training at that time.

Gratitude and Your Health | UCLA's Mindful Awareness Research Center found that regularly expressing gratitude changes the molecular structure of the brain, keeps the gray matter functioning, and makes us healthier and happier. The central nervous system is affected. You are more peaceful, less reactive, and less resistant. And gratitude is the most effective practice for stimulating feelings of happiness.

To bring more gratitude into your daily life, keep a journal, and record three things each day that you are thankful for. Spread gratitude to those around you, make a point of expressing appreciation each day to loved ones or things they do. Look in the mirror, think of something you appreciate about yourself or something you've done. Do this every day! [For the full article click here or type: http://bit.ly/UTBFMindful.](http://bit.ly/UTBFMindful)

Staff Spotlight |

This issue we are so happy to share and celebrate Dave and Robin's family milestone!

Meet Bodhi, their first grandchild, who was born in April to his daughter Jamie and son in law Craig.

The family lives nearby in the Chestertown, Maryland area, so Dave and Robin will get to enjoy plenty of time with their growing family! We hope Bodhi will be interning at our office before too long!



Four Of The Most Common Mistakes Made With Financial Account Beneficiary Designation Forms | By: Douglas L. Kaune



We are dedicated to making sure that all of your estate planning goals are achieved. Signing a new last will and sticking it in the filing cabinet is not enough. You must immediately check the beneficiary designations you have placed on all financial accounts including, but not limited to, non-qualified brokerage accounts, IRAs, 401(k)s, 403(b)s, annuities and life insurance policies. The beneficiary designations made directly on these accounts/assets take precedence over what you have directed under your last will. If the beneficiary designation forms do not match the intentions under your will, your estate plan could fail to achieve your goals.

Here Are Four Of The Most Common Mistakes Made With Financial Account Beneficiary Designations:

Failure to Actually Name A Trust As Beneficiary. We create trusts for clients to achieve many different benefits. You must tailor your beneficiary designation forms to direct the proceeds to transfer to the desired trust beneficiaries upon your death.

Failure To Properly Name Trusts As Beneficiaries Of Retirement Accounts. We do a lot of trust work for clients to help protect their IRAs and other retirement accounts for future generations. Again, these trusts could be used to protect minor beneficiaries or they could be established to provide long term divorce/asset protection. Regardless, the beneficiary designation forms should be tailored to direct the retirement accounts to specified trusts that match your planning.

Failure To Update Upon Divorce. If you have gone through a divorce, you must immediately update all of your beneficiary designation forms.

Failure To Update Upon Death Of A Beneficiary. If one of your beneficiaries passes away before you, you should immediately update your forms to reflect your current intentions.

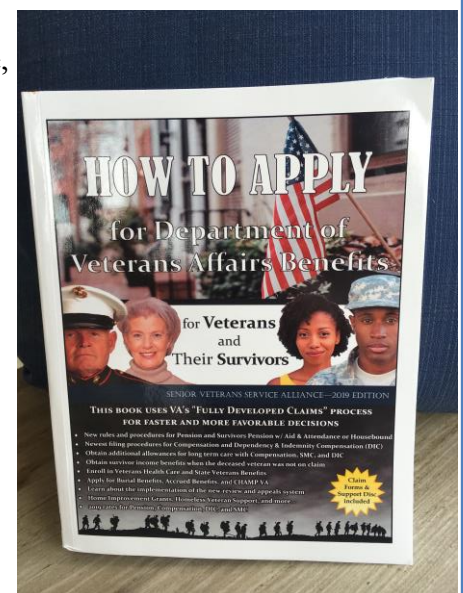
TO READ THE FULL ARTICLE, PLEASE [CLICK HERE](#) OR GO TO: <http://bit.ly/ElderLaw3>

Veterans Affairs (VA) Accreditation |

In addition to working with clients on estate planning and elder law, Doug Kaune, JD, is also an accredited attorney for Veterans Affairs disability claims. He has met all the continuing education requirements and is prepared to assist our honored veterans with their claims.

You normally don't need assistance from an attorney when you are first filing for benefits. But you should consult a lawyer if you have applied for disability benefits and received a denial letter and intend to file an appeal, or you need a discharge upgrade to qualify for VA benefits.

Doug handles the preparation, presentation and prosecution of claims for veterans' benefits before the Department of Veterans Affairs (VA). Call the office at 610-933-8069 to set up a telephone call to discuss your situation with him to see if we may be able to assist you.



This publication is intended to educate the general public about estate and trust planning. It is not intended to be legal advice. Every case is different. Before acting on any information in this newsletter, please seek and retain an attorney.

FUN SUMMER RECIPES | Just two of the many recipes you will find on our website!

Dave Frees' Secret BBQ Sauce: Sauté ½ cup of minced onion and 2 cloves of minced garlic in 1 tbsp each of olive oil & butter. Add 1 cup of ketchup, ¼ cup of Worcestershire sauce, ¼ cup of strong coffee, 1 tbsp of brown sugar, and white or apple cider vinegar to taste, 1 tsp each of salt and Dijon mustard. Warm over medium heat and reduce to bbq sauce consistency, stirring often. Cool. Then use on chicken, ribs, and more! Enjoy!

Egg Roll in a Bowl:

Ingredients: 1 Tbsp oil, 1 lb ground turkey (or beyond meat sausage), 1 diced onion, 4 cloves of garlic (minced), 1 tbsp ginger; 1 tbsp soy sauces, 1 head cabbage, shredded, 1 cup carrots shredded, 1 cup mushrooms diced; 1 tbsp sesame oil, ¼ cup green onions (diced);

Directions: Heat oil in large skillet then add meat (or meat substitute) and onion. Cook until no longer pink and meat is crumbled. Stir in garlic, ginger, and soy sauce, add remaining vegetables and cook until softened, and your level of desired “done-ness”. Mix in sesame oil and green onions. Makes about 4 to 5 servings.

For more recipes, click here or go to: <http://bit.ly/UTBFBBQ>

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More Mindfulness Resources |

- UCLA's free meditations: <http://bit.ly/UTBFMARC>
- Insight Timer – There is so much free content on this app, you may not ever sign up for their premium program. <https://insighttimer.com/>
- Search “Meditation” on Spotify, Google, or YouTube to find something that works for you

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Does Your College Bound Teen Have a POA?

Please take a few minutes right now to review this information to be sure your child is protected:



<http://bit.ly/UTBFCOLLEGE>

Are You Or A Loved One Incapacitated Or “Too Ill To Travel” But Still Want To Know How To Protect Your House And Family Assets From A Nursing Home Or The Higher Cost of Long Term Care (Even If You’ve Been Told “It’s Too Late” And You’re Afraid Of “Giving Up Control”)?

Avoid the “myths” and learn exactly what to do and when to do it.

There really are numerous ways to protect family assets from being uselessly spent on long term care. But there are also many “myths” and misconceptions about what you legally can and cannot do. Make an innocent mistake and you or a loved one could be disqualified from Medicare and still lose those valuable assets. And the costs of assisted living and nursing home care are incredibly high and still rising (at one popular local facility the costs exceed \$500.00 per day).

Protecting your assets from the high cost of long-term care can be done, but this area of the law is difficult...by design. The government has made it so complicated that most of Pennsylvanians just give up, spend down their assets, and go into a nursing home without any reserves or assets protected for their children and/or grandchildren.

So, to help you find out what you can and cannot do, we’ve created a simple elder law asset protection system.

For \$250.00 you can get a full Long-Term Care Asset Protection Diagnostic Session with one of our experienced elder law attorneys. If you decide to move forward on one or more techniques then it’s free – we’ll just apply it to your flat fees that we set with you in advance.

Not able to travel? Please call for the details on our highly popular Mobile Elder Law appointments.... where we come to you!

Because this process is very time intensive for the lawyers, we can only offer 4 elder law appointments for August and September.

To reserve yours: Call 610-933-8069 and ask for an Elder Law Strategy Session or a Mobile Elder Law Home Appointment.

If you're worried about a parent or grandparent & nursing home costs, you'll also want our three strategy filled elder law reports, please call the office 610-933-8069 or go to <http://bit.ly/ELReports>



"Thank you Doug for making the estate and elder law planning process so easy. It made such a difference to us that you were able to come out to our home at Shannondell. To know that you will bring top notch expertise directly to our home is very comforting. We will recommend your Mobile Elder Law service to all of our friends here in the community!"

- *Mr. and Mrs. Simpson*

Being An Executor Is Harder Than People Think, But It Can Be Made Easier...

Are You Named as An Executor or Trustee? Do You Want Your Own Executors and Trustees to Know What They're Doing in Advance? Shouldn't They Be Informed Consumers of Legal and Accounting Services to Avoid Missing Deadlines and Getting Hit with Interest and Tax Penalties?

If so, hopefully you've joined us at one of our live Trustee Seminars or our teleconference on Executor Training. However, if you've missed them, call Lisa to reserve one of the limited spots for our UTBF Executor and Trustee Training Seminar. There is no obligation, call and save your spot for the Super Early Bird price of \$97 (regular price of the event is \$297). The first 10 to reserve can bring a guest for free.

Once on the list, you'll be the first to get notice of the date and location. The last two events sold out, so please call now.

Call 610-933-8069 to be on the list! There is no cost or obligation until the date is set for the training.