

Have you been “thinking about” updating your will, upgrading from a will to a trust (especially if you have a vacation home), or about protecting your IRA assets for your spouse and heirs from creditors?
But you just haven’t found the time...

**This is Your Last Chance To Lock In
2017 Preferred Client Prices
For Appointments In 2018!**

The holidays and life are hectic but read below to see if it’s time for an estate planning update - and then beat the price increases.

It’s easier than you think to update your planning from a will to a trust, to update your documents, and to get all the benefits of the new laws at our old pricing. Yes, our prices are scheduled for an increase but you can get around that and lock in the old pricing for wills, trusts and even elder law planning.

It’s easy to get started. Just call the office before the end of January 2018. When you set an appointment, as an existing client, you’ll get the VIP client discount, AND you’ll get that at the 2016/2017 rate, and you’ll totally avoid the price increases for 2018. The good news is that we work hard for our clients and we’re very busy. So, your appointment might be scheduled for January through March. BUT...so long as you call before January 31, 2018, it won’t matter. You lock in the lower price, get a free estate planning review appointment, and if there is a change in the law within a year we’ll update you again, if needed, for no additional charge.

So how do you know if you need or want an update?

1) If you’ve had a will or trust review within the last three (3) years, you’re probably already OK. But, if you’ve purchased life insurance, had a marriage or divorce, moved or purchased a vacation home, or your IRA is now worth more than \$600,000 dollars, you might want to make some upgrades.

2) If it’s been more than three (3) years since your last check up, you should have a complimentary client will or trust review no matter what. Or, if you’ve had an inheritance, bought or sold a vacation home, or more life insurance, had a child or grandchild...a remarriage, or divorce...and you’re wondering if you should change anything, please feel free to call.

WHAT SHOULD YOU DO TO GET THESE “Preferred Client” benefits?

Because the number of discount appointments is limited (we only have 3 will and trust lawyers and we can only do a total of 12 discounted appointments between now and March 31, 2018). These appointments are also very customized to your specific needs and planning. So we can only offer so many.

Bottom line? Call now. Don’t miss this chance to get A FREE WILL OR TRUST REVIEW at our discounted preferred client 2016/17 pricing for updates and trusts when you come in 2018 after the holidays.

It’s also fast and easy. Just one questionnaire and two appointments are usually all you need to take your estate planning or elder law planning to the next level.

Just call Lisa, Tammy, or Kara at 610-933-8069 to schedule it. The first 12 appointments get our discounted client 2016/17 flat fees even in when your appointment is in 2018.

“How You Can Easily, Safely, (and Legally) Protect Your IRA Assets For Your Spouse, Children and Heirs Even Though The U.S. Supreme Court Recently Took Those Protections Away.”

Is your IRA (or a 401k or 403(b)) a large and valuable part of your estate?

For many of us the answer is YES! And most of our clients have done trusts to protect their non-retirement assets from divorces and lawsuits against their heirs. I mean, no one likes to think of a child losing his or her inherited “IRA” assets due to a car accident, lawsuit, or a divorce. And for years, IRAs were believed to have a heightened level of creditor protection. **However, the Supreme Court recently ruled that they no longer have that special protected status. They are vulnerable.**

But most ordinary trusts (even those drafted within the last few years) **CANNOT HOLD IRA OR RETIREMENT ASSETS** without triggering massive taxes.

So, at UTBF, we have created a very special type of trust know as an IRA Protection Trust™. And if you have more than \$200,00 dollars per child in your IRAs and/or 401(k) and 403(b)s, you might want to add this powerful strategy to your own estate plan. If you’re an existing client, it’s very easy and affordable. And, for a limited time and for a limited number of appointments, we are offering you the 2016/2017 cost for a customized IRA Protection Trust.

WHAT SHOULD YOU DO TO GET THIS DEAL AND/OR TO PROTECT YOUR RETIREMENT ASSETS?

If you’re 55 or over and want to protect your IRA, 401(k) and other retirement assets then call Lisa, Kara, or Tammy for an appointment with one of our will, trust, and estate lawyers. If you’re one of the first 12 to set your IRA Protective Trust appointment, you’ll get the preferred client pricing.

610-933-8069. Mention the “PREFERRED CLIENT IRA PROGRAM” TO GET THE BEST PRICING and to get your complimentary IRA review and estate planning update consultation.

There is no risk to you. That appointment is free and at the end we can quote you a flat fee for the IRA trust and/or an estate planning update.