



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

Be Prepared. A Brief Checklist for Survivors: How To Reduce The Stress And Protect Those We Leave Behind | By David M. Frees, III, JD |

There's no denying that the death of a loved one brings about a period of grief, sadness, and a series of life changes. One of the difficulties that a child or surviving spouse will face after losing a loved one, in addition to dealing with grief and loss, is having to understand the probate and the estate (or trust) administration process. Yes. There are often legal and practical matters and decisions that must be addressed during this vulnerable time. That is why we put together information to provide you with some of the basic steps involved in the Pennsylvania "probate" process.

According to Pennsylvania law, certain things have to take place when a loved one dies. This is known as the probate process, or the "estate administration process". On top of that, both the state and the federal governments have estate tax laws which are complicated that need attention. Some of the basic steps of this probate and tax process include:

1. An Executor must find and review the original/signed will and identify any living trusts. By having a plan in place ahead of time, your heirs will know where these documents are stored and what to do with them. This alone can help to really reduce stress. The Executor or Trustee might then also need to have the will "authenticated" by the courthouse to be appointed and to get short certificates. NOTE: This is not always necessary and it's a common mistake for survivors to probate a will even when that is not desirable. Get advice from an attorney on this issue.

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Coldest Place in the World | After the early winter storm in Philadelphia on November 15th, you may think it's cold where we live, but scientists have located the absolute coldest spot on Earth. No surprise—it's in Antarctica.

The *National Geographic* website reports that satellite data have identified an ice sheet in the middle of the southern continent with a temperature of minus 144 degrees Fahrenheit. This breaks the previous record for the chilliest place on the globe—minus 128 degrees, recorded in 1983 at the Russian Vostok Station close to the South Pole. At that low temperature, breathing itself is dangerous—more than a few breaths would make your lungs hemorrhage.

Chances are we won't find any colder places. Increases in greenhouse gases and water vapor in the air have scientists expecting a rise in temperatures across the Antarctic of three to four degrees in the coming years.

HOLIDAY 2018

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- **Avoid The Price Increase, Get 2018 Fees In 2019**
- **Protecting Your IRA, Do It Wrong And The Kids Will Pay Way Too Much In Taxes**
- **The Ultimate Gift Of Estate Planning – Help Your Adult Heirs Get Their Affairs In Order And Protect Your Grandchildren**
- **The UTBF Gift Guide. It's Not Just About Estate Planning**

Complimentary Attorney Call In Hours on January 23, 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? **We've set aside time on Wednesday, January 23rd 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.

**CLIENT BONUS CALL IN HOURS:
Wednesday, Jan 23rd from 1:30 pm to 3:00 pm.
Dial 610-933-8069 to get your free call.
This is an exclusive UTBF client benefit.**

Protect Your Legacy - Access our Family Meeting Package and Bonuses

One of our top priorities in 2019 is to get families focused on the Family Meeting. We've found over the last few years that families who meet and review their plan **as a family** reduce stress on surviving spouses and children. This meeting ensures that everyone understands your plan, your legacy, and the need to protect themselves.

Be the first to get access and to get the bonuses: see the holiday gift insert for more details!

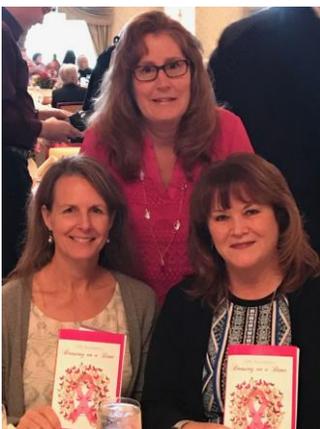
End of Year Essentials: Deadlines and What You Need to Consider Before Dec 31, 2018

ANNUAL GIFTS - First, if you wish to make gifts to children, grandchildren, or other members of the family (even unrelated friends can be included) the Internal Revenue Code allows you to gift up to \$15,000.00 per person. In addition, if you're married, each spouse can do this to as many individuals as he or she wishes. **EXCLUSIVE TIP:** Make sure that the checks are cashed before the end of the year or the IRS can argue that it was not completed in 2017.

BONUS END OF YEAR POINTER - **Do a beneficiary review of all of your life insurance, IRA's, 401(k)s and other accounts.** Consider doing a full review to make sure that your life insurance, annuity, and other account beneficiary designations are correct. Failure to do this properly might override your wills and/or trusts and create very serious tax problems for your heirs.

For more end of the year tips, go to <http://bit.ly/UTBF3> to read the full article!

The UTBF Team Supporting Our Local Community



On October 28th, proudly representing UTBF, Denise Fox, Tammy Myers and Lisa Snyder attended the 10th Annual Dressing on a Dime event to support Health Care Access (HCA).

HCA connects clients with the care they need and would not otherwise be able to afford, including mammograms, dental and vision care, assistance with medications, and emergency orthopedic care, as well as assistance with immigration issues.

Green Drop Donations

This is the time of year to take inventory of your under-utilized clothing and household items. Green Drop trailers make it extremely easy to drop off items.

If you are looking to downsize or have to empty large quantities of items due to a death in the family, Green Drop offers a complimentary Home Clean Out Concierge Service, call 888-575-7700 for more info.

Website: www.gogreendrop.com

Be Prepared *(Continued from Page 1)*

2. Your survivors should also know that an Executor (the person (or people) who pays the bills and completes the estate) can be liable for any mistakes, so make sure your survivors know to call an estate planning and estate administration attorney for help navigating the probate and tax process. You can also provide for the payment of Executors and Trustees.
3. Survivors should also know to bring all important documents to the meeting with a lawyer, such as the will, trusts, bank account statements, retirement accounts, life insurance policies, deeds, bills and three years of previous income tax returns.
4. The executor is also required to file the Pennsylvania Inheritance Tax return within nine months after your loved one's death. However, you will get a discount from the state of PA if you file within three (3) months. Both returns can be extended for 6 months. In some cases, a surviving spouse will either want to, or be required to, file a federal estate tax return.
5. If the will does need to be probated, the executor has to go to the Register of Wills in the county in which the deceased resided to probate the estate. To have an executor appointed and to get short certificates is a way of proving that the executor has been duly appointed and can now act with respect to assets.
6. An executor should also to advertise the estate and send notices to the beneficiaries under the will and by law. This shortens the time for claims against the estate.
7. An executor will distribute the assets only after a court accounting or an informal family settlement agreement is signed and this distribution can be discussed with your lawyer.

Of course, there are hundreds of other steps for survivors, but a good team consisting of a lawyer, paralegal and accountant can take the stress out of this job.

If a loved one has recently passed away, it is a good idea to check in with the law office who prepared the will within a couple of weeks to see if there are any steps to take to be sure all of the assets pass to the beneficiaries in the way they were intended, even if there is a surviving spouse.

UTBF's Own Dave Frees Speaks to Audiences in 3 Countries

Dave recently traveled to Australia, New Zealand and Washington DC to speak to audiences of both business owners and lawyers (including trust, estate, and elder law attorneys).

At all 3 talks Dave was teaching communications skills and the tools of building a better business and better client/customer experience. As you know, we're constantly trying to give you what you want and need and Dave shares how we help our clients and prospects.



Dave in Washington



Dave in Australia



Dave in New Zealand



Another New Zealand pic!

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.

Tips and Recipes To Bring A Little More Merry to Your Holidays |

From rich meals to tempting snacks, the holidays are a time when we indulge, or overindulge, in food. Find out about any diet restrictions of your guests and keep healthy options available. Drinking water is one way you can stay healthy during the holidays. Consider offering fun, alcohol-free drinks so everyone can celebrate the holidays in moderation and stay hydrated at the same time! Don't forget to move your body, walk or exercise when you can!

If an older relative traditionally hosts a big holiday meal, consider passing the tradition on to the younger generation of family members. If the relative insists on hosting, enlist the younger family members to clean or prepare part of the meal.

Instead of planning a day of shopping and visiting as soon as your guests arrive, try a quiet visit over tea or letting them take a short break/nap to get settled in. Little kids, seniors and everyone in between will appreciate the down time during this busy season.

Here is a link to our holiday food blog which might have a recipe you can use: <http://bit.ly/UTBFHoliday2018>

Coming Soon in UTBF News & Updates

- More on your VIP Access to the Family Meeting Bonus Package
- How We Can Help Executors of Wills and What They Need to Do the Job

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**There is nothing in the world so irresistibly
contagious as laughter and good humor.**
- Charles Dickens

The UTBF 2018 Holiday Gift and Experience Guide

Some gifts (and exclusive experiences) are more exciting and fun than others. And while estate planning may not be on the top of every family member's gift list, it can be one of the nicest and most powerful gifts that you can ever give. We've also included some ways to make shopping for personal and great gifts easier and less hectic for you!

Here are resources for the digital gift and experience guide. For easy shopping (often from home) just read below, or go to <http://bit.ly/UTBFHolidayGift> and read the descriptions and click the links to buy.

We've scoured the stores and the internet to assemble and to bring to you a Holiday Gift Guide of both fun gift ideas, as well as our own offering of estate planning gifts and some one of a kind experiences that Dave and Doug have created for you.

And, if you've already done your own estate planning and really want to protect your children, and especially grandchildren, this holiday season, then you know it's finally time to get the adult kids to take this step or to update their wills, trusts and all of the essential planning documents.

So have fun and enjoy gifting and the entire holiday season and experience.

Have an aspiring chef or really keen do it yourselfer/foodie and you're running out of ideas? Think CHEESE!

Yes, for under \$30.00 you can get that child or grandchild this amazing kit to make ricotta or mozzarella cheeses at home. Here is a link: <http://bit.ly/UTBF4> or you can go directly to our online gift guide and click the links there.

More interested in an exclusive foodie experience? Think exclusive experience!

Dave Frees is sponsoring an outstanding event at the Eastern Shore Food Lab located at Washington College in Chestertown, Maryland. If you have a foodie or budding chef/ restaurateur then call to get on the list to go with Dave for a personal lesson from Professor Bill Schindler – food archeologist and star of National Geographic's series, The Great Human Race, as Bill take our group through foraging for foods, fermentation, cheese making and more. NOTE: Bill has also created an amazing brick fired pizza oven and here will be pizza!

Call Lisa at (610) 933-8069 to get on the list to go to one of these events.

Got an avid reader but don't want to stand in line for hours at the bookstore, or know that you want to give an Amazon gift card?

Here's a link to pick and print Amazon gift cards right at home: <http://bit.ly/UTBFidea>.

It doesn't get any easier than that.

Want to send a Visa gift card but think it's too impersonal? Here's a link to create custom VISA gift cards online: <http://bit.ly/UTBF5>

You can add your own photo to the background of the card or choose from hundreds of themes to make it more of a personal gift!

Worried about the kids (or your spouse) knowing what to do with your will or trust when you're no longer around? Give the gift of preparedness and clarity.

If you want to prepare your spouse or the kid(s) you've chosen to be the executor or trustee on what to do, how to set up the trusts, or to handle your will or trusts when you're no longer able to, then get them this amazing resource that includes hundreds of pages of checklists, explanations and more.

Call 610-933-8069 to order one or more copies of our Successor Trustee Manual. It's on sale for clients for the holidays. Retail \$297.00 discounted to \$197 and additional copies are \$127.00 each. They can be shipped before the holidays if ordered before December 15th.

Give the Gift of Personalized and Elite Preparation

Want more customized instructions and planning?

Order a family meeting for 2019. In a family meeting, one of the trusts and estates partners (your choice of Dave or Doug) will personally meet with you and your heirs (ideally in person but in some cases where that's not possible, by video conference or phone) and walk your spouse and/or heirs, step by step, through what they will need to know. The specific aspects of your particular plan can also be reviewed in detail and the heirs will receive instructions on minimizing costs and fees, lowering taxes, protecting their assets and much more.

Regular price for this advanced planning and meeting is \$1500 in the Philadelphia area (more specific prices can be provided for Family Meetings at other locations such as a family retreat or at your family shore home).

Holiday pricing for the first 10 families to order before January 1, 2019 is only \$750.00. NOTE: The meetings themselves will be scheduled at your convenience in 2019. **To order call 610-933-8069 and ask for Lisa, Tammy or Kara.**

Got your own planning in order and want to get your adult children to finally plan, or update, and protect their families? Then get a VIP Friends and Family discount on Estate Planning!

This year consider giving the gift of estate planning to your adult children (and their families). This is a great way to get the "kids" to get their own planning done.

To refer a child for estate planning, just call Lisa, Tammy or Kara at 610-933-8069.

Have you been “thinking about” updating your will, upgrading from a will to a revocable or irrevocable trust (especially if you have a vacation home you want to leave to your heirs), or about protecting your IRA assets and heirs from creditors and someone divorcing your kids, or grandchildren, but you just haven’t found the time? Well...

**This is Your Last Chance To Lock In
2018 VIP Client Prices
For Risk Free Estate Planning Appointments In 2019
and To Update Your Estate Planning To The Next Level***

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 being forced upon us.

You’ve worked really hard to build a great life and you’ve told us you want to leave a legacy. But things keep changing. They change the laws and tax laws all the time. But we’re here for you and we keep up and we are able to build better and better planning each year.

Plus, it’s easier than you think to update your planning from a will to a trust, to protect your IRA with an IRA Legacy Trust, to update your power of attorney, living will, and other documents, and to get all the benefits of the new laws at our old pricing. Yes, despite our best efforts, our prices are scheduled for an increase but as a VIP client you can get around that and lock in the old pricing for wills, trusts and even elder law planning (to protect assets from long term care and nursing home costs).

You can make yourself immune to those price increases, update your older planning, or even take it to the next level of protecting your heirs.

It’s easy to get started. **Just call the office 610-933-8069** from now until the end of January 2019 (**available only to the first 12 to call**). When you set an appointment, as an existing client, you’ll get the VIP client discount, AND you’ll get the 2018 rate and you’ll totally avoid the price increases for 2019. The good news is that we work hard for our clients and we’re very very busy. So, your appointment might be scheduled for January through March, or even April. BUT...as long as you call before January 31, 2019, 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.** You also get free calls to check on legal changes or will/trust questions.

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, your plan is older than 4 years, 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, purchased 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. **There is no charge for the consult and we’ll lock you into our old pricing if you do decide to upgrade or update your planning.**

Bottom line? Call 610-933-8069 now to lock in your spot. There’s no cost or obligation. Don’t miss this chance to get A FREE WILL OR TRUST REVIEW and any updates at our discounted preferred client 2018 pricing for updates and trusts when you come in 2019 - after the holidays.

“Starting Right Now 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 (like homes, bank accounts, and life insurance) from divorces and lawsuits against their heirs.

So if you’ve protected your other assets from divorce and lawsuits, maybe it’s time to do that same thing for your IRA. 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 – even without using an IRA Protection Trust. **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 \$200,000 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 2018 cost for an IRA Protection Trust customized to your particular needs.

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

If you’re 55 or over and want to protect your IRA, 401(k) and other retirement assets then call Lisa, Kara, or Tammy at 610-933-8069 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 at 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 at our old pricing.

EXTRA BONUS JUST FOR CALLING: All callers will also get a free copy of the 2019 Enhanced Estate Planning Guide and the first 12 will get a copy of Dave Frees’ book on family communications (a \$97.00 value).