



Plan Today to Secure your Tomorrow

About Dalia Anise

"I became a Personal Family Lawyer® because I wanted to help families to plan today to secure their tomorrows."

Client Testimonial

Thank you for referring our practice... We appreciate your trust in us and we will take great care of them. Here's this month's good word from one of our delighted clients:

"Dalia helped did a great job with our Estate planning and will. She was professional, courteous and explained everything very well."

- Happy Client



Estate Planning Must-Haves for Parents - Even If You Have Legal Documents

A comprehensive estate plan -- which we prefer to see as a Life and Legacy Plan -- can protect what matters most to you. For many, this means everything you own and everyone you love.

Obviously, this includes providing for the care of your children as an essential piece of your peace of mind. But many parents struggle with including such provisions as naming a legal guardian for their child in their plan.

Take a few minutes to consider right now: if both you and your child's other parent were to become incapacitated or die right now, who would step forward to care for your child? Would that be who you would

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want to raise your child if you could not? Is that who you would want to take care of the financial assets you are leaving behind?

And, what about the short-term? Are your children often left in the care of a babysitter who would have no idea what to do if you didn't make it home at the end of the evening? If not, even if you have named legal guardians, your child could be taken into the care of strangers if something happens to you, while the authorities figure out what to do.

Unfortunately, even if you have made the hard decisions and worked with a lawyer to name legal guardians in a Will, your kids could still be at risk, because that would not take into account what happens if you become incapacitated, or if your named guardians all live far from your home, and it wouldn't protect against anyone who may challenge your decisions. The only way to ensure your kids are raised by the people you want, in the way you want, never taken into the care of strangers (even temporarily), and that your kids would never be raised by anyone you wouldn't want, is by creating a comprehensive Kids Protection Plan®, which only a select few lawyers, like us, are trained to provide.

If you are ready to take that step, start by sitting down with us. As your Personal Family Lawyer®, we can walk you step by step through creating a comprehensive Kids Protection Plan®

that not only names a legal guardian for your child in your Will, but also ensures your kids' care is fully provided for, in the short-term and the long-term, and in the event of your incapacity. And, if necessary, we can also ensure anyone you would not want to raise your kids, never could or would.

Working with a trusted Personal Family Lawyer® will ensure your entire family is protected and cared for no matter what. Contact us today to get started! Or, if you'd like to read the best-selling book on legal planning for parents, *Wear Clean Underwear: A Fast, Fun, Friendly -- and Essential -- Guide to Legal Planning for Busy Families*.

<https://www.amazon.com/Wear-Clean-Underwear-Friendly-Essential/dp/1600374417>



Why You Need A Trust — Even If You Aren't Rich

When you hear the words “trust fund,” you might conjure up images of stately mansions and mega yachts. However, a trust fund—or trust—is actually a great estate planning tool for people with a wide range of income levels, who want to accomplish a specific purpose with their money and other assets.

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Simply put, a trust is a legal vehicle used to transfer your assets in the event of your incapacity or death. A trust is especially useful for parents of minor children, along with those who wish to spare their loved ones the hassle of going through the court process known as probate.

And why would you want to keep your family out of court?

Keep Your Family Out Of Court

Depending on your estate, probate can take months, or even years, to complete. Plus, probate can be expensive. In fact, once all of your debts, taxes, and court fees have been paid, there might be nothing left for your loved ones to inherit. And if there are any assets left, your family will likely have to pay hefty attorney's fees and court costs to claim them.

Or perhaps you'd like to keep the details of the assets you are leaving your loved ones private. When you leave assets via a will, the will must first go through probate, which makes your estate a matter of public record. By contrast, with a trust, your estate remains private, and your assets can be distributed to your family immediately upon your death, without the need for any court intervention.

Hold Inheritance For Minors

If you have minor children, you can create a trust in order to hold your assets for them until they reach adulthood, since minors cannot inherit assets directly. And you can name someone you trust as trustee to manage those assets for your children until they come of age.

Provide For Incapacity

You can even establish a trust for yourself to be used in the event you become incapacitated by accident or illness and become unable to manage your own finances. The trust assets would be managed by a trustee of your choice and used to provide for your care, which prevents the need for your family to go to court to have a guardian appointed.

Ideal For Blended Families

Trusts are also a wonderful tool for blended families. If you are in a second (or more) marriage and have children from a previous relationship, there is an inherent risk of conflict between your spouse and children, since your children and spouse will likely have different interests in regards to inheriting your assets. However, you can use a trust to ensure that both your spouse and children are able to receive the assets you want them to inherit according to your wishes.

We Can Help

As you can see, there are many reasons to create a trust, but being rich isn't necessarily one of them. You can learn more about how a trust can benefit your family by scheduling a Family Wealth Planning Session™, where we can identify the planning strategies that are best for your unique situation.



Give the Gift of Love this Holiday

It is at this time of year, that I am continuously reminded that one of the ultimate gifts we can give is the gift of ensuring we have done everything possible to take care of our personal affairs so that if and when something happens to us, things will be as simple as possible for the people we love.

So this year my gift to you, as people I care about, is an offer of a Family Wealth Planning Session (“FWPS”). I typically charge \$750.00 for this two-hour, comprehensive session. During these sessions, we review what you do or don’t have in place to ensure the well-being and care of everything you own and everyone you love, in the event something happens to you. If you have nothing in place now, we will discover whether the State’s plan for you is sufficient, and if it is not, we will design a plan to ensure things go exactly as you would want them to when something does happen. If you do have an existing plan, we will review whether it still reflects your current wishes, assets, and most up-to-date laws.

Whether you need a new plan or not, just this process alone will get you more financially organized than ever before and will provide total clarity around what you need in order to ensure you’ve handled your personal affairs in the most loving way possible. Call today to schedule your Family Wealth Planning Session and we can start 2022 off right, with the peace of mind of knowing you’ve done everything to plan for, and make life as good and easy as possible for those you love.