



# MERSBERGER Financial Group, Inc.

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*Helping You Organize Your Financial Life*

## Estate and Tax Planning Strategies

### I. Estate Planning Concepts

- A. Will vs. revocable living trust
- B. Powers of attorney – financial and healthcare / living will
- C. Marital property agreement
- D. Funding of trust
- E. Estate taxes – death tax
  1. State
  2. Federal
  3. Credit shelter trusts A/B
- F. Probate avoidance
  1. Titling of assets, joint accounts
  2. P.O.D. and T.O.D.
  3. Beneficiaries
  4. Transfer on death deed / home
  5. Trusts
- G. Letter of instruction

### II. Investment Analysis

- A. Growth potential of investments
- B. Asset allocation
- C. Current or future taxation of investments
- D. Income planning

### III. Income Tax and Capital Gains Tax Analysis

- A. Current and future tax brackets
- B. Taxes on passive income
- C. Taxes on social security
- D. IRA and annuity distributions – Roth IRA conversions
- E. Tax planning – offsetting losses vs. gains

### IV. Asset Protection Planning

- A. Lawsuit / liability coverage
- B. Long term care and medical catastrophe protection
- C. Tax on tax deferred programs
- D. Future of government programs
- E. Income replacement – death / disability
- F. Wealth transfer concepts

### V. Creative Solutions to Financial and Estate Concerns

*This piece is not intended to provide specific legal, tax or other professional advice.*

*For specific professional assistance, the services of an appropriate professional should be sought.*

*Wealth Accumulation and Transfer Strategies, Financial Planning, Business Planning and Estate Conservation Analysis*

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