

February 2, 2015

CLIENT NAME

CLIENT ADDRESS

CITY, STATE, ZIP

**Re: Are Your Estate Documents In Order?**

Dear CLIENT,

As a financial professional, it's part of my commitment to you to help you guide your financial affairs. One area that is particularly critical to get right is estate preparation and the protection of your loved ones from the unexpected. Proper estate preparation is an act of love and responsibility to those you care about.

**Estate Preparation Questions You Should Consider**

- Have you discussed your wishes with your spouse and loved ones?
- Do you have an updated Will?
- Have you executed a Living Will and healthcare proxy to protect your wishes in the event of incapacity?
- Have you named guardians for your children?
- Have you created a Trust and titled your assets in the name of the Trust?
- Were your estate plans constructed to minimize tax consequences?
- Have you reviewed your primary and secondary beneficiaries to make sure they reflect your priorities?

*These questions are not exhaustive and are only designed to act as a starting point for your preparations. If you're not sure about any of these issues, it may be time to request a legal and financial review.*

**Why is estate preparation so critical?**

- It documents your wishes and helps ensure that they are carried out when you are no longer able to look after your affairs.
- It helps protect the financial stability of your loved ones and support your life priorities.

- It helps minimize the taxes, expenses, and legal hassle involved with transferring assets to heirs.

### **Do I really need estate preparation if I have beneficiaries on my accounts?**

Beneficiary provisions are a valuable tool for reducing the expense and time associated with transferring wealth; however, they do not replace proper estate preparation. I believe that the process of preparing your estate is critical to protecting your family and future financial affairs. I have also found that estate preparations offer an opportunity to explore your life priorities and discuss your thoughts with your loved ones.

Many Americans put off estate preparation because they view it as morbid or depressing. I prefer to treat it as preparing for life and protecting your family from the unexpected. Though you cannot control the future, these preparations help you focus on what you can control and empower you to care for your loved ones long after you're gone.

If you have worked with an attorney to develop your estate plans, it's still a good idea to regularly review your documents to make sure that they still reflect your wishes. Letting your documents go out of date can create legal problems or expensive tax bills for your heirs. To help ensure that my clients have professional recommendations for their circumstances, I partner with legal professionals who specialize in helping clients create a personalized estate blueprint. Please let me know if I can provide an introduction.

In this letter, I've asked some questions that I hope will help you think about your priorities and prompt a discussion with your loved ones. Please feel free to share this information with your friends and family; everyone deserves the benefit of professional recommendations and the confidence of knowing that their future wishes are protected. If you would like to review your current estate provisions or need help finding an attorney, please call my office at 423-328-1607.

Kind Regards,

Niles P. Geary, II, MBA, CRPC, AIF™  
Co-Founder & CEO

**Footnotes, disclosures, and sources:**

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