



It's not just the plan. It's the results.

## Estate Planning



### *Why Develop An Estate Plan?*

When talk turns to taxes, most people think of income taxes. Yet for many, estate taxes will be the largest single tax they'll ever face. With estate tax rates running at their current level, the value of your estate left for your family could be diminished significantly. Without proper estate planning, you could lose more than half of what you've spent a lifetime building.

### *What An Estate Plan Can Do For You:*

Estate planning is the logical next step to the financial planning you've done over the years. With the help of a qualified team of experts that may include your attorney, financial advisor, trust officer and accountant, you can plan for the distribution of your assets and significantly minimize taxes, expenses and probate costs. By carefully planning now, you control how much property your family receives and when they receive it.

Your estate plan can be as simple or as complex as your needs dictate. What's important is that you coordinate all of the tools that are available to accomplish your goals, taking into consideration your will, contracts, property ownership arrangements, trusts, charitable gifts and life insurance policies.

### *A Good Estate Plan Should Offer:*

- An organized and timely transfer of your estate, assuring that all of your assets are distributed according to your wishes.
- Income for your survivors, so they won't face the added strain of a cash-flow problem at your death and before distribution.
- Liquidity to meet expenses so that your family isn't forced to sell valuable property or assets at a heavy loss.
- Reduced taxes and costs, by settling your estate quickly and efficiently, minimizing the money your heirs pay to the government or courts.
- Effective management of your estate - an important benefit that makes sure your estate will be managed prudently with the expertise of competent professionals.
- Flexibility to adapt to changes throughout your life.

**“Don't leave  
a lifetime of  
careful  
financial  
planning  
incomplete.”**

Don't leave a lifetime of careful financial planning incomplete. Preserve and enhance what you've created over your lifetime with an estate plan that can leave a legacy for generations to come. Contact a Shoemaker Financial professional today!

Separate from the financial plan and our role as financial planner, we may recommend the purchase of specific investment or insurance products or accounts. These product recommendations are not part of the financial plan and you are under no obligation to follow them. Financial Advisors do not provide specific tax/legal advice and this information should not be considered as such. You should always consult your tax/legal advisor regarding your own specific tax/legal situation.

Shoemaker Financial

2176 West Street Suite 100

Germantown, TN 38138

901-757-5757

[www.shoemakerfinancial.com](http://www.shoemakerfinancial.com)



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