

## Protect Your Loved Ones, Ensure That Your Wishes are Followed, and Preserve Your Assets With A Sound Estate Plan

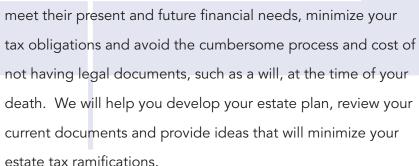
At Hutchinson and Bloodgood LLP, we take the mystery out of estate planning and complicated estate tax legalities while being sensitive to your family's unique set of circumstances, needs, and concerns. We will develop a solution tailored to meet your needs and offer you flexibility to alter it as changes occur in the tax laws, the economy, and your personal and business life.

Because the estate planning process requires that you consider a wide range of legal, financial, and emotional issues, the advice of a specialist is critical. We will help you navigate the tough decisions and give you security, profit, and peace of mind.

## Plan for Your Family's Future

Estate planning can be a very positive experience and can be the foundation to another stage in your life. Planning your estate can relieve a lot of the stress and worry that may occur without timely planning. Advance planning for these events is one way to care for your family and to make sure there is a written plan to carry out your wishes.

With our help in creating your estate plan, you will gain peace of mind by ensuring that your family can





We are committed to exceed your expectations in all that we do. For more information about how our estate planning services can provide you with increased **security**, **profit**, **and peace of mind**, e-mail **info@hlbllp.com** or visit our web site at **www.hbllp.com**.

Our estate planning specialists can advise you regarding key issues such as:

- Revocable living trusts
- Calculation of your potential federal estate tax
- Tax implications of making gifts to your children and family members
- Valuation of your business or your investments for estate or gifting purposes
- Structuring your estate plan to reduce your overall estate tax
- Tax-deferred accounts like IRAs and 401k plans and heirs' income tax implications
- How generation-skipping transfer tax can be avoided when making gifts to your grandchildren
- Using life insurance to pay estate tax and structure life insurance so it is not part of your estate
- How to structure your charitable gifts
- Planning for disability or incapacity
- Health care decisions

Make your best intentions a reality. Depending on your net worth, estate taxes can be expensive, resulting in as much as 50% of your estate paid to the federal government in taxes. At Hutchinson and Bloodgood LLP, we will help you make preparations now to minimize your estate taxes and retain your assets for your family.

## Local Partner, International Resources

With Hutchinson and Bloodgood LLP, you benefit from both global resources and local commitment.



We are an independent
member of PKF North America
and PKF International, which
allows us to leverage worldclass talent and expertise,
along with our local resources
and experience, to address
your specialized requirements.





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