

## ESTATE AND GIFT PLANNING SERVICES

One of the most important decisions you will ever make, in terms of its long term impact to you and your family, lies in planning for your estate. Estate and gift planning can be an emotional situation and appear overwhelming. But failing to plan for these events limits the options available to your survivors and can have drastic tax implications. Without proper documentation, the law determines what will become of your estate, and it may not be what you intended. The courts most certainly will not limit your tax exposure.

### FRCO CAN HELP

FRCO works with business owners and high net worth individuals to help them understand the best ways to protect their loved ones. We work with many attorneys who specialize in this area to translate your plan into the required legal documents.

You must have proper planning so your family knows how to carry out your wishes. We have the experience and training to help you ensure that your assets pass to your heirs in the manner you desire and at the least tax cost.

### WHAT WE CAN DO FOR YOU

Each person's estate has its unique issues that we address. Estate planning includes reviewing the need for:

- Estate tax savings
- Beneficiaries with special needs
- Business continuation planning
- Life insurance or liquidity of assets
- Possible use of trusts
- Paying for estate taxes
- Charitable giving

After determining what is best for your needs, we create a "plain English" memo summarizing the plan to ensure everyone, including the attorney you choose, understands your wishes. We can help to ensure you get the best possible services and attention from some of the most knowledgeable people in this field.

### STAFF

FRCO staff receives continuous updates on changing tax laws. This ensures our clients are taking full advantage of every tax saving opportunity available to them. We have certified financial planners and tax attorneys on staff. Our personalized services will ensure you receive the attention these matters require.

### CONTACT US

To learn more about how we can help you with your estate and gift planning, please contact:

713-260-5230